MRS. RADIGAN

BY

NELSON LLOYD

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HER BIOGRAPHY, WITH THAT OF MISS PEARL VEAL, AND THE MEMOIRS OF J. MADISON MUDISON

BY

NELSON LLOYD

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MRS. RADIGAN

CHAPTER I

The First Chapter and the Last

WHEN I was in college, in that brief interval between the foot-ball and the rowing season in which my mind was turned to books, I had dreams, very faint and illusive, but still dreams, that some day, when the four-year eligibility rule barred me from further struggles on the gridiron and the river, I should fall to work and win fame. Even at that time I was famous. My picture was almost a daily feature of the metropolitan journals, and my weight, height, and chest-measure were solemnly recorded at regular intervals for the information and instruction of the hundreds of thousands of students of that greatest of modern educators—the newspaper.

It cannot be frankly said that I looked for anything finer than this, but I did want something more lasting. Young as I was, I realized that the great half-back of to-day is the coach of to-morrow, and the day after the clerk in a country store, or the garrulous bore who sits about the club and talks of games long since forgotten. So I cast about for fields where new laurels could be gathered. But how quickly laurels wither! How fine they are to the eye, yet as food how unsatisfying! So I opened a real-estate office.

I went into business after much deliberation. Had I been born rich, secure in the possession of a home with a full larder, a full wardrobe, and a full stable, I should have preferred to take up brain-work and to occupy myself in one of the learned professions, but I simply could not afford it, and lacked that spirit of self-sacrifice and family sacrifice which causes men to give up all for art and science, and to go down to their graves full of honors and degrees, but empty of all else. To use a metaphor, mixed, like

all expressive metaphors, the pen called to me, but when I thought of Homer, of Cervantes, of Goldsmith, of Johnson, of Poe, of scores of others, gentlemen all and men of art and learning, but frayed and shabby, the roll-top desk and the revolving chair seemed safer though less glorious. Fame is won easily with the pen, but to win money you must give more than words, however fraught with wisdom and beauty—you must give yards of cotton, boxes of buttons, and tons of pig-iron and pork. Occasionally a learned scientist discovers something that brings him riches, but, if he is a true scientist, that wealth is quickly dissipated in journeys to that murky, unreal bourne where the world's genius wanders, groping, while the rest of mankind is eating grass with the animals. I wanted to wander, but was afraid. The thought of short rations held me back. Two roads were open, and I chose the easier, but the longing for the other way has never left me. Still, there is consolation, as there is consolation for everyone in this world, even to the Chris-

tian Scientist with gout. In life it is a comfort to know that when you are gone your name is still to live, that your bust will adorn some hall of fame, and that women's clubs will haggle over the meaning of what you have written. But to live in starvation and in ignorance of your own importance, to have the laurels placed upon a marble brow—that is different. To be in bronze in a public square is well enough, but it is better by far to have yourself in the flesh in one of the broad windows of the Ticktock Club. Fifty years of terrapin and champagne are better than two thousand of honored memory. Real estate offered me the fifty years. I chose it, and the wisdom of that choice becomes more apparent daily. I know now that it profits one more to have his name signed to a thirty-foot front on Fifth Avenue than to an idyllic poem or a masterpiece of prose.

Giving up all hope of fame and setting out to woo fortune, I elected to deal in lots and buildings because of the tremendous social opportunities that offered there. Fortune is

better than poverty, but fortune without fashion is little so. Fashion is ephemeral fame, and those thus famous treat the poor more kindly than they do the merely wealthy. So with fortune I demanded fashion, for I was ambitious and not given to half-way measures or rewards.

You see I am frank. When I saw what would be the cost of a life of usefulness, I boldly set out to be smart. Perhaps my friend, Mr. Mudison, puts it more tersely when he places the proposition in the reverse way: If you cannot be smart, be famous. I knew that I could be smart. From my little office with its map-covered wall, from my revolving chair by the roll-top desk, I viewed the charmed circle, still very far off. But I viewed it with calm confidence that some day I should be of it. For me it had no terrors, for its history was written in the history of the country's industry, in the history of its railroads, of its mines, of its patent devices to make life worth living, and its patent medicines to make the living longer. Of

illusions I had none. I knew that life in the palace and life in the slum were of equal interest to him who observed, that they showed him the same humor and pathos, the same vices and virtues. Snobbery exists as much in Harlem, in Brooklyn, in Jamaica, on Grand Street or Houston as on Fifth Avenue. But if you are going to climb, it is well to reach that dizzy pinnacle where none can snub you. I climbed. Now I can drive a public coach, give a monkey dinner or a costume dance, and while the town jeers it envies, and those rail loudest on whom my door is tightest closed.

You will notice that this chapter is entitled "The First and the Last." It is the last, because it was written after I had recorded the adventures that follow, for when I had reached the climax of the story of my life and that of my friends, I found that it seemed to have no beginning. And there was a good reason for this slight omission. Setting out on my own career, I believed that there was a story in every man's life, that the Italian

digging in the subway had as many hair-raising adventures as the hero of a historical novel; that the clubman who walked the avenue had as much romance in him as the sprightly fellows who step through Balzac's pages. The idea grew. The future might be unfolding my own story. So one day, when wearied of rentals and repairs, of sales and loans, daily duties that seemed dull, commonplace, and futile, I turned to my pen for relief and began to set before me in black and white the history of the week. The result was not satisfactory, but I had not seen my friend Mrs. Radigan for months, and my days had been given to business and my evenings to economy. I persevered. Time passed. My weekly records offered little but dull accounts of real-estate transactions and the cynical reflections of discouraged youth. Then she came again, and with her an adventure. Dinners and dances, week-ends and weddings began to crowd themselves upon the pages that I scribbled off in this desultory fashion. I was right. A story did unfold.

And now I am putting first the chapter I have written last, partly to explain the rambling manner of the telling, partly to provide the missing beginning.

The beginning of the story was really that day when Mrs. Radigan entered my office, but I did not know it then, and made no full record of the event. My books tell me that it was in June, and my memory that the day was piping hot, a Friday, I think, for my partner had gone to Easthampton for a Sunday with the Van Rundouns, and I was left alone with the office-boy, cursing the fate that held me in town in such weather. I envied my partner then. Since, I have blessed the day, for it brought me Mrs. Radigan and life. He still visits the Van Rundouns.

She came in a hansom. Standing at the window, smoking a cigarette, I was listlessly watching the almost deserted street, when a two-wheeler bowled up to the curb, and the scene offering nothing better—only a few delivery wagons and antiquated traps full of families parkward bound—I noted every

movement of the horse, the vehicle, the cabby, and the fare. The horse went down on one leg, forward, resting easily and drooping his head to dodge the sun. As Mr. Howells or Mr. James would say in describing such an event, his right eyelid closed and his skin shivered as he shook from him an insistent fly. The jehu opened the roof-window and bawled something. A parasol, a white, filmy thing, shot out in front, opened, and came toward me with a woman appended. I could not see her face for the sunshade. I saw only her figure, a large figure clad in summery things, gauzy, fluffy, in colors bright and cheery, yet subdued and blending with the day, a paradox of some Parisian modiste. The clothes, the carriage, the delicate parasol spoke of means, and instinctively I tossed aside my cigarette and, to be frank, posed in my revolving chair, for I knew that this could not be for the tailor overhead or the music-college still a story higher.

The door creaked behind me, but I was absorbed in papers. Then the office-boy

spoke, and I wheeled to find her towering over me.

"Scorching, isn't it?" she said, when I had fetched a chair, and she sat fanning herself with a tiny handkerchief.

While she fanned, I observed. She was a large woman, not fat nor merely heavy, but strong and well-knit—masterful, I said at once when I saw her face and could consider all. There was health in that face, color and life, but not beauty as we judge it. The nose was too broad and tilted up, the mouth was too large, the chin inclined to corpulence; the eyes were small, but there was in them a twinkle of good-humor. Altogether I liked her immensely.

"Well," she went on after a minute, "now that I have my breath again, I shall explain. I am Mrs. John Radigan."

Instinctively I glanced across the street to a great plate-glass window bearing in golden letters the legend that within was the uptown office of Radigan & Co., Bankers and Brokers, of New York, London, Paris, and Chicago.

MRS. RADIGAN

The name of Radigan was synonymous with wealth the world over. It had become so with the last bulge in the stock-market, and now hardly a Sunday passed without some paper covering a page with the story of this newest of our great fortunes, of its marvellous growth and its present lucky owner. From this I knew the story well. The elder Radigan went West in the early eighties with a tidy sum which he had accumulated as a book-maker. He had multiplied this a hundredfold by speculating in worthless mining properties, and had quadrupled that in real estate and wrecked railroads. At his death, a few years before, he had left an estate estimated by the popular writers at two hundred million dollars. Dividing this figure by four, as is necessary to get at the truth in such cases, we see that his only son inherited about fifty. But as well be on a desert island with such a sum as in Kansas City. The Radigans were wise as well as wealthy. Charming as was their home, they saw that it was no place for persons with millions.

Now you can come from Kansas City to New York to stay at a hotel or to exist. To come here to live, the way lies by London and Paris, Long Island and Newport. The dust of the plain is swept away by the Riviera breezes; London's gloom reduces the fever of life; Paris beats down the rough edges of the voice and the manner, giving finish and form. The Radigans followed the rule, but they hurried. They toured abroad, did not live there, and the dust still clung.

"You see, we have just got back from Paris," said my visitor, impressively. "We had a villa at Cannes in April, you know, and met some very *recherche* people there. Our apartment in Paris was most delightful, and we should have liked to stay on, but we intend to make New York our permanent home, and thought it would be well to come over and get settled."

"So you are looking for a house," said I, pulling a bundle of papers from my desk.

"A temporary house," said Mrs. Radigan. "I don't see anything here that I should care

to live in continuously. We will have to build—positively have to—and Mr. Radigan is negotiating now for a block on Fifth Avenue. He managed to rent a little box on the hills near Westbury for the summer, but I am looking for something to exist in next winter while the new house is going up."

"Here is just the thing you want." The plans were unfolded before her. "It is situated on Seventy——"

"I know," she interrupted. "That is why I came to you, seeing your name on the sign. A rather decent house on the north side, three doors from the avenue, with an American basement and——"

"French windows," said I.

"And a Dutch roof—exactly," she cried. "It is stunning."

"One of the best in town," I declared with emphasis. "Thirty feet front, six stories high. It was built last January by Mr. Bull when he had wheat cornered. Subsequently the receiver sold it to my client, who took it on speculation."

"It is stunning, but small," said Mrs. Radigan. "I should not care to live in it right along, but we can all squeeze into it for a few months, till the new one is done."

"You have a large family?" I asked.

"Three," she replied. "My husband, my sister Pearl, and myself. We shall keep our boy Jack in the country."

"Why, you can have a floor apiece," I declared cheerfully. "Just look at the elevation."

Mrs. Radigan raised her lorgnette and looked, but seemed to see nothing, though her gaze was intense and her brow knitted.

"The entire fourth floor, you see, could be used by Miss Radigan," I ventured softly, to arouse her from her mood of abstraction.

"Miss Ve-al," said she, suddenly abandoning the lorgnette and getting down under bare eyes to solve the mystery of the blueprint. "Is that funny white line the design of the wall-paper?"

"It's the stairs," I explained. "As I suggested, Miss Veal——"

"Ve-al," she corrected, looking up sharply. "V-e, ve—a-l, al—Ve-al. It's French."

"Pardon me," said I abjectly. "Your sister, Miss Ve-al, could have——"

"Oh, don't bother about the old plans," she cried, gently pushing the paper from her. "It gives me a headache to try to make them out. I'm sure you had them upside down. But I'll take your word for it that there's plenty of room to live in. But how about entertaining? How can one entertain in a box like that?"

"There's a ballroom, as you see," said I, trying in vain to guide her eye to it. "Then, on the same floor, you see a large dining-room, a fair-size music-room, and a very fine salon."

"Well," she returned musingly, "as we don't know a soul in town as yet, I suppose it will hold all our friends for a while, but when we get in——"

"The new house will be done by the time you get in," I declared with considerable emphasis.

" Certainly," said she pleasantly, not comprehending the hidden meaning. " Tell me, is that old Mrs. Plumstone's house next door? "

" On the right," I replied. " The Hegerton Hummings are across the way, and the Jack Twitters have the French château on the corner."

" But some common people called Gallegher are on the other side," said she.

" My dear Mrs. Radigan," I argued, " some of the smartest people in town live on that block."

" But the Galleghers might call," she ventured after a moment of hesitation.

" Do not worry," was my retort. " This is not Kansas City. New Yorkers never call on their neighbors."

" Wouldn't old Mrs. Plumstone? " she demanded, a touch of disappointment being evident in her tone.

" Hardly."

" Well, that explains it," she said with a sigh.

"Explains what?" I asked.

"Not a soul around Westbury has been to see me," she answered. "Do tell me, how do people get to know you in New York?"

"They don't," said I. "The question is, how do you get to know them?"

"Well, how?"

"It's very simple," I explained. "When you are buying your property, see as many real-estate firms uptown as you can, for they have some very nice young men connected with them. All the cotillon leaders are in real estate or architecture, as dancing is a branch of their business. Then there are the brokers. Some of the smartest men in town are two-dollar brokers, and surely a great house like Radigan & Co. can make it worth their while to be polite. Why, there are dozens of ways you can collect acquaintances in New York. It is easy if you know how."

"But I did not," said Mrs. Radigan rather sadly. "It has worried me dreadfully, too. Sometimes, since we have been at Westbury,

it has seemed as though we must be dead. Of course, one or two people there have been very nice, but they were not the kind we care to know. Evidently, you have made a study of society."

"Not at all," I protested. "It just happens that I have had a number of clients from Pittsburg."

"Oh, I see!" she exclaimed, brightening, and, rising, she took my hand effusively. "You are certainly awfully kind, and I consider myself in luck to find you. You can count on us taking the house, and I hope we can count on your being there often."

It seemed as though she was wasting no time about taking my advice, but there was no necessity of my enlightening her as to my own humble place. It would be delightful, charming, splendid, I averred, as we moved toward the door together. Simply social hyperbole, I thought at that moment. Truth, real truth, I vowed to myself at the next, when I happened to glance to the street, and there in the cab, gazing up at the office-

window with a frown of impatience, saw a girl's face.

"I will see you to your hansom, Mrs. Radigan," I said gallantly.

"Oh, don't bother," said she.

"I insist."

So I seized my hat, and a moment later we stood together at the curb.

"To Thirty-fourth Street ferry," she called to the cabby.

"The Long Island Railroad," I shouted at the jehu, wanting to be of service of some kind, and give reason for my presence.

The girl leaned out of the cab.

"I thought you were never coming, Sally," she said petulantly.

"This is my sister, Miss Pearl Veal," said Mrs. Radigan, not heeding her, but turning to me.

I took the tips of the proffered fingers in mine, let them drop, and bowed. I stammered something—something inane, I suppose, but the girl gave me a lustrous smile just the same.

"Warmish day," I ventured, more courageously.

"Indeed," said she quietly, but still sweetly smiling.

"Good-by," said Mrs. Radigan, holding out her hand. "You can count on me."

"You can count on me," said I firmly.

And the cab rattled away.

For months I did not see that splendid pair. They were often in my thoughts, but as a clerk from the banking office carried through the rental of the house, I seemed to be forgotten. My summer scribblings were no less dull, but more cynical than ever. A Sunday with the Van Rundouns and a two-days' stay in Morristown made the sum of my social successes. The future seemed to offer little better. But November came. The horse-show bugle called the Radigans to town, and with them brought me adventures, adventures in numbers and often strange. The records of these, made at the time when their impression on my mind was sharp and clear, are set forth in the succeeding chapters.

CHAPTER II

My First Great Social Adventure—The Horse-show with the Radigans

I PICKED up my paper at breakfast this morning to be informed in flaring headlines that "The Horse is King." One day in every year we must face that black-typed legend, just as at certain other times we must be instructed, as though we were ignorant of the fact, that it is a "Noisy Fourth," a "Bright Thanksgiving," or a "Merry Christmas." To further impress upon our sluggish brains the regal position of the horse we must be confronted with an impressionistic picture of a long-legged, bow-legged, knock-kneed animal, with a thin body, a neck arched like a giraffe's and a swelled head, being towed around a ring by a bandy-legged

groom. It seems to me that this figure bears about as close a relation to the great Madison Square Garden circus as the lion rampant, the crest of my dear friends the Van Rundouns, has to that ancient and anæmic family. Somebody told me the other day that a certain railroad in this country used as its trademark the identical Egg that the blind woman in Mr. Kipling's " They " traced upon the rug to the confusion of reading-circles and cultured sets all over the English-speaking world. The Egg is the Oriental symbol of Life and has no connection whatever with a dining-car service, which goes to demonstrate that the equine wonder that stares at us from the front page of our morning paper on the first Tuesday after the first Monday of the show is after all only a symbol handed down from the remote ages.

This county fair of ours has always had an element of mystery for me. The horse may be king, but his is a very limited monarchy indeed. I decided that as I sat last night in the Radigan box studying the endless proces-

sion of men and women passing in review before me. Why do they come here? I found myself asking. More than eighty per cent. of them do not know a breeching from a fetlock, and is there anything more uninteresting than watching a half-dozen horses circle twice around a ring, line up in the centre, be inspected by three solemn judges, and run around and out with ribbons attached? Of course, if you own or deal in horses, it is different. Likewise if you are a multi-millionaire—inherited—and depend on horses to keep your mind working. But why thousands of well-balanced persons with moderate incomes waste time and money to yawn through an evening in a hard seat or be trampled on and crushed in that procession is a mystery. Yet they will do it. And they generally look bored—all of them.

Of course sitting in a box is different. It is like being on the stage in a thinking part. And we mediocre, humdrum folks, who cannot shine ourselves, do enjoy reflecting a little limelight. So every minute of that long

three hours was a rare pleasure to me. A first night with the Radigans, though they did make their money in pool-rooms and will not get " in " for several years, is vastly superior to a Saturday evening in a cast-off box with old New Yorkers like the Van Rundouns. I went with them last year, and then for the first time realized the chasm that separated the man in the box from the poor crushed creatures who swept around and around the promenade. I know how I felt when the fellows from my old boarding-house came along and stopped square in front of our party and stared up at me. Of course they all had to take off their hats, because that very act gave them a certain distinction in the mob, and of course I had to return their greeting. The box was Bobby Q. Williegilt's own, but they did not know that he had lent it to some poor cousins of his who had sent the tickets to some friends of theirs, who had given them to the Van Rundouns, who asked me to join them, so the boys treated me with marked deference forever after.

Now when it comes to a choice it is a toss-up between the Radigans and the Van Rundouns. I had to make a choice and I ventured all. Radigan met me on Broadway last week and brought me uptown in his new 90 horse-power car. He told me that several well-known men from the Rollers Club had promised to sit in his box, and he invited me to join the party. I recalled what the Van Rundouns said about the Radigans and rather hesitated at first, but then I remembered that after all they would only have that left-over on Saturday night and possibly not at all. Like all else in this world, old families must die. It is the new family, cradled in the 90 horse-power imported French car, that in a few years will reach that maturity which we call " smartness." In that gilded circle, supported on rickety wooden chairs, that is the great feature of the horse-show, mature families are really surprisingly scarce. There are many Radigans, with a goodly sprinkling of Van Rundouns—besides the dealers. The mature do not have to go

any more. They can afford to look upon it as an "amusing show," where you can see "all kinds of people" if you drop in for, say, just one evening. The Radigans must go to prove that they are growing, and the Van Rundouns to show that they still live. The Radigan star is ascending, and I decided to grasp one of its points and go up with it.

Evidently the Radigans are willing to carry me along, for I notice that they have lost no time about taking my advice. Those Rollers Club fellows, it seems, are clerks in the office, rather decent chaps and exceedingly well groomed. Besides them, our party consisted of our host and hostess, Miss Pearl Veal, and myself. We had an excellent dinner at the St. Regis before starting, and I know positively that Radigan gave the waiters a ten-dollar tip, so you can see what the original cost must have been. There was no rare old wine on the list that was too expensive, and the club fellows made it disappear with great rapidity and relish. For myself, I kept to champagne, for, though it was cheaper, I

felt that I knew just what it would do. Mrs. Radigan's sister—I can never think of her by her name—drank nothing at all, explaining to me that it made her eyes water; but our hostess was not so abstemious, and when we left the table she was beaming. We ran down to the Garden in the new car, as Radigan was scheduled to drive his high-stepping pair, Samson and Delilah, in the opening class. Mrs. Radigan told me, by the way, that she named all their horses, and asked if I did not admire her taste in this case. She had taken the names from an historical novel.

Radigan drove splendidly and won the blue ribbon. He ran up to receive our congratulations, and then hurried away to put on his riding togs and come on again with his fine saddle mare Ulysses, which his wife had named after a play. The jam in the promenade was tremendous by this time and we attracted a great deal of attention. Mrs. Radigan had on a green velvety creation, with a hat that might have been modelled after an elevated railroad station, but she is a hand-

some woman and looked stunning, though she did at times suggest to me the pin-cushion our Sunday-school gave the minister's wife many years ago. Her sister was playing the simple rôle in plain black, and really was lovely and attracted a vast amount of staring. What element is lacking in blue blood that it leaves most of its possessors so pale and ill-moulded? What a delight are these red-blooded beauties that Kansas and other remote places send us! And generally they have names that should be changed. Both the club fellows seemed to feel as I do and occupied themselves with the sister, and talked stocks to her. One of them had just caught a ten-point rise in two days on a thousand X. Y. & Z. preferred, and so was very interesting, for it is pleasant to hear how quickly and easily other people make money. The girl learned all about the way they did it, and murmured, "Indeed!" and "Really!" and smiled at everything they said about "Chickasaw common" and "Carbonic Acid Gas first preferred." I had hoped to get some points on polite conversa-

tion from these club fellows, thinking they had been asked to be entertaining, but I realized soon that they were there for looks. And they did look well. There was a block in front of our box nearly all the evening.

The fellows from my old boarding-house went by eight distinct times, close under me, on each occasion taking off their hats and bowing. The crowd must have soon thought that they knew everybody in the place worth knowing. I had not seen them since I moved into a bachelor apartment, into rooms with red paper, a telephone, and private refrigerator, so I had to lean over the front of the box once anyway to shake hands with them, which pleased them greatly. I should have presented them to Mrs. Radigan, but she had turned around to talk to the club fellows. I could not blame her for being so distant, for my friends were wonderfully dressed. There was young Hawkins, for instance, in a very shiny top hat, a dinner-coat, and a white ready-made-up tie, and Green, who has the fourth floor rear hall-room, in a derby and a

tail coat and a turn-down collar so large that he could have drawn in his head like a turtle. Robinson had a top hat and white gloves, but he kept his overcoat buttoned, so I could not see what was underneath. And all the time that these idiots were staring up at me, basking in the reflected social sunlight, a half-dozen women were looking up our box in the programme to find out who we were, and a newspaper artist was drawing me. Then Green got his courage up, seized opportunity by the bit, and began to talk volubly about the horses. Apparently he intended to stay there all evening, and there was nothing for me to do but to exclaim suddenly, "Rather smart-looking cob that!" So when he turned around to look at the animal, I turned, too, and lost myself in conversation with Miss Veal.

It would seem that I had done enough for those three climbers, but they were not satisfied. All the evening they kept circulating around that tan-bark ring—on the outside—and whenever they passed us they

all bowed most elaborately. Still, I suppose that is a starter on the upward way. Some year soon they may land in a fourth-hand box on a Saturday evening, but then I feel sure the newspapers will refer to me as that familiar figure So-and-so, "who, though he has no horses entered this year, is to be seen regularly with the Williegilts." They did have my picture in last year, only they got my name wrong. They showed me in a very flat-rimmed topper, with a half acre of white shirt-front, and I was sucking a cane. Why I should carry a cane in the evening I could not make out, but as I looked very Gibson-esque, I forgave them. It was a bit aggravating, though, to be presented as Bobbie Q. He must have been as much surprised as I, and possibly flattered.

I think my boarding-house friends rather annoyed Mrs. Radigan. She asked me who they were, and when I told her she raised her eyebrows. She said with a sigh that we should be just as nice to queer people as to anybody else. Then she gave a beaming

bow to one of her husband's customers, and got a beaming salute in return, with a cold glance from the customer's wife. Several other customers spoke to her. Altogether she is getting along swimmingly.

But the great event of the evening was after Radigan had won in the class for spike-teams, and he brought up Bobbie Q. Williegilt, and introduced him. You should have seen the stir in the surrounding boxes. It seemed that young Williegilt wanted to buy Samson and Delilah. Mrs. Radigan would not part with them for anything till Mr. Williegilt actually got into the box alongside of her. Then she sparred with him in smiling whispers for a half-hour, and in the end let him have the pair for a song. Meantime the sketch-artists were hovering around in multitudes, and after Williegilt left us, three other club fellows came of their own accord and talked stocks to Mrs. Radigan and her sister.

All our pictures were in the paper this morning.

CHAPTER III

A Week-end at Westbury

I AM just back from the Radigans'. To-night I am going to dine at a dairy restaurant, and for some evenings to come, I fear, the performance must be repeated. But to move in society costs, everybody knows that, and the only reason everybody does not join the mad whirl is that there is a difference of opinion as to whether or not the income compensates for the output. For me it is a necessity, as I am in a business that widens with your circle of rich friends, and, like the champagne agent, I must have social position to be a real success. I do not think I should have gone to Westbury from pure love of adventure, but the Radigans are a good speculation. They are among the outside securities in the polite market and are likely to go away

over par and be admitted to the floor or to be quoted at one-eighth.

The very next day after I sat in their box at the horse-show I received a note from Mrs. Radigan. It was written on beautiful note-paper bearing the family crest, a tandem rampant. It struck me that it would be more appropriate to have a pool-room rampant, emblematic of Radigan *père,* but after all in New York time goes so fast that the performances of the first generation are quickly whirled out of the mind of the second. So under the tandem rampant came the summons to what the good woman termed a "weak-end house-party," a name strangely fitting to my case. The real-estate market has been so active of late that I could not go down on Friday but had to land myself at Westbury on Saturday afternoon, to be met at the station by my hostess with a coach and four and driven home in great state.

Save for the two grooms away off in the stern we were alone, Mrs. Radigan holding the ribbons over four spanking grays and I on

the box-seat at her side. It is a dreadful way to drive. I can never understand why people who can afford to be free and independent should subject themselves to the constant scrutiny of these superior servants. Every word I ventured rattled with hollow inanity on my own ears, to be wafted back to those bandy-legged cynics and be laughed over by them in the seclusion of the stable. I heaved a sigh of relief when we pulled up in the *porte-cochère* at the Hall and I was in the hands of those I knew, with Radigan and the Rollers Club fellows just back from golf, with Miss Veal and—the surprise of all—Miss Angelica Van Rundoun. Her presence was a shock, but she subsequently cleared herself by explaining to me privately that her father had become a customer of Radigan & Co. and had put her up as margins. The last member of the party I met at dinner. She was Miss Constance Mint Wherry, a product of the union of the poor branches of the two fabulously wealthy families whose names she bears. A large woman, weighing

well over two hundred pounds, with an extensive area of neck and shoulders, decorated with rusty-looking jewels, she was an imposing figure. I was awed, though she could not have been more gracious. She spoke of Williegilt as " Bobbie " and told us what she said to him at the horse-show and what he said to her, which caused Radigan to burst in with the remark that " Bobbie " was a " lovely fellow— a lovely fel-low," and Mrs. Radigan ventured demurely that she was going to have him down for a week-end—she " liked him so much."

Miss Wherry took to me very rapidly. She said that I was so original, which of course pleased me tremendously, till she spoiled it all by declaring that " society men " bored her—they were so vapid. I could not see but what my tie and collar matched those of the Rollers Club fellows, and the only outward difference I could discern between us was that when they *did* talk, they talked very loud, and when they *did not* talk, they drank much more than I.

But I could not get away from Miss Wherry. When we sat down to bridge after dinner she insisted on being my partner, much to the disgust of Radigan, who wanted to talk to her about " Bobbie Williegilt." Then she said that she would let me " carry her," and when the Rollers Club fellow who sat across from Mrs. Radigan cut an ace and remarked calmly, " Of course it's ten cents a point," I replied, " Of course," but my temperature went up to about 120. I would carry Miss Wherry's 200 avoirdupois with a glad heart any day, but her score at bridge is a load I should shudder to assume again. She made it " without " on two aces and a queen, with a short suit of hearts, depending on her partner to have something, and when I laid down a jack high hand she was awfully good-natured about it and said she forgave me. Then she lost one of her three tricks by leading out of the wrong hand. When I made it " without " in my own hand and the Rollers Club fellow on my left, sitting behind eight sure tricks in hearts, doubled, she went back

at him, and they made 144 before we got in at all. My shirt-front had collapsed as completely as my little bank-account when at last I was allowed to retire. Miss Wherry held my hand lingeringly and said she hoped that I would go to service with them in the morning.

Mrs. Radigan said that she hoped everybody would attend service; the wagon would be ready at 10:30. But the Rollers Club fellows guessed that they would go to even-song. To this our hostess replied that that would be impossible, as in the afternoon everybody was to run down to the Southshore Club in the bubble to have tea with the Mints, who had invited them especially. This upset the Rollers Club fellows terribly, and they said they would try to get up but not to wait for them.

We did not wait. Radigan was late, too, so I had Mrs. Radigan, Miss Veal, and Miss Wherry on my hands all morning. We went over to the "cathedral" in Garden City, and I was kept so busy finding their places in the

prayer-book that I forgot my own troubles for a time. But the rector brought them all to mind again by his text: Proverbs 10:4—"He becometh poor that dealeth with a slack hand."

He applied it to Life, not Whist, but somehow I could not but twist his words to suit my own troubles. Miss Wherry said that it was a very thoughtful sermon; Miss Veal declared that he was a lovely looking young man, and Mrs. Radigan, that she "liked him so much."

But that text rang in my brain all afternoon, and by the time we got home from the Southshore Club I had such a splitting headache I could not appear for dinner. They sent to my room all kinds of medicine and stimulants to brace me up for bridge, but I grew steadily worse. Even a nice little note from Miss Wherry, declaring that she forgave me for my bad hands of the evening before, and was waiting for me to join her in having revenge, failed to stir me. This morning I felt much better, though poor. I came up to

town in the train with one Rollers Club fellow and he was feeling rather blue, as he had to carry Miss Wherry against Radigan and Miss Van Rundoun. He made my check payable to the Radigans.

CHAPTER IV

In the New Box at the Opera

THE Radigans have a box at the Metropolitan on even Tuesdays, odd matinées, and every third Thursday. They asked me to support them on their first appearance in grand opera, and as I had just sold Radigan a Harlem apartment-house, the Ophelia, of course I had to accept, and, to be frank, it was a most enjoyable evening. The box is an excellent one. It belongs to a branch of the Plaster family, who are abroad this winter and have sublet it. It was a bit full that night, as Mrs. Radigan seemed to have asked most of her friends, but by the help of two extra chairs we all got in. There were the Radigans, and Miss Veal, of course, with myself and the two Rollers Club fellows, Miss Constance Mint Wherry, and a Miss Mignonette Klapper, a rare beauty, who really

had no right to be there as she is only a pupil at a finishing school and is not even out in Milwaukee. I must admit that the girl is charming, not at all breezy as we always picture these Westerners, but very soft and insinuating, with most expressive eyes and teeth. She kept me very much occupied after I succeeded in shutting off one of the Rollers Club men and making him fight with the other over Miss Veal.

The opera, I think, was "Tannhäuser," though I paid so little attention to it that I cannot be sure. In the criticism of it in my paper next day I discovered this enlightening paragraph:

"Box 506—J. John Radigan, Mrs. Radigan, Miss Veal, Miss Wherry, Miss Klapper, Messrs. Brown, Jones, and Robinson."

Again, a little farther down in the criticism: "Mrs. Radigan, cold-cream-colored silk, diamond tiara, diamond collarette, diamonds."

I remember the diamonds very well, but of the rest of our hostess's costume I have no

recollection. But she was very imposing. She is really a handsome woman, not sallowed by blue blood, with a large figure and plenty of bust room for the display of jewels. And how she did shine! Whenever the curtain went down and the lights went up, hundreds of those social astronomers down on the common earth of the orchestra circle turned their telescopes our way and studied her. How sublimely indifferent to them she looked! She kept that beautifully rounded arm of hers resting carelessly on the rail, and with her fingers played a silent tattoo, so that her rings flashed heliograph signals all over the house, while with her other hand she made expressive motions with her fan. The Williegilts were in their box across the way, and she managed, after much engineering, to catch Bobbie's eye and smile at him, which he graciously and charitably returned, remembering, perhaps, the low price at which she had let him have her prize-winning pair, Samson and Delilah, after the horse-show. These signals between the Radigan and the Williegilt boxes

aroused the astronomers below still further, and pointed a hundred more glasses our way, and brought on a rustle of programmes while those excellent aids to opera astronomy were consulted to find out who we were. It was a triumph indeed. Then Miss Wherry helped out by whispering to some people in the next box; the Rollers Club fellows excused themselves a few minutes to appear on the other side with the Mints, and Willie Lite actually called in our box and showed himself right out in front whispering and laughing with Mrs. Radigan and Miss Veal for some minutes, and talking with Radigan in the back long enough to sell him ten cases of champagne. Altogether we seemed quite in the swim.

But we were too overcrowded. Four to a box is all that looks proper. More than that gives you the appearance of a delegation from some home, as I suggested to Radigan. He agreed with me entirely, and on the next third Thursday there will just be three of us in the opera—Radigan, his wife, and myself.

We men are to stand back in the shadow and look as if we were hatching some dark conspiracy, while she stays out in front where the astronomers can study her. To get along in society, people must observe.

Still, we did fairly well for a first appearance. The objection I had was that there was too much music and too little opera. The curtain was up and the lights down much longer than it was down and the lights up, and it is difficult to talk comfortably when the people above and below are hissing at you. Then operatic music is so absurd. Of the actual music, of course, I have no complaint. The price paid for it is a guarantee of its excellence, and certainly many of the stars have beautiful voices. It is a pleasure to hear them sing. It is *seeing* them sing that destroys all illusions. I can lean back and close my eyes and enjoy it. But how different it is when one's eyes are open, and Juliet, age fifty, weight 200 pounds, has her head back, her eyes on the chandelier, her hands clasping her throat. and tosses high

Cs at Romeo, age fifty, weight 195, who stands with bowed head, silent, making all the gestures of a conjurer who is throwing coins into the air, making them disappear. I have seen many operatic Juliets in my time, and absurd they all seem when I compare them with the girl who took the part in our high-school performance of the play at home years ago. Of course she did not sing the part, but she *did* look it, and I must say I like, first of all, to see a thing; the hearing of it is merely icing on the cake.

I happened to suggest a few of these ideas to Mrs. Radigan that night, and she did not agree with me at all. She said, surely —pointing her fan at me—I liked the " Pilgrim's Progress " in " Tan-howser " and the " quintette " in " Whoop-de-doodle-do." That woman has such a clinching way of saying things, I find it quite useless to argue with her. I believe now that she thinks John Bunyan wrote " Tannhäuser " and that the parlor-car effects in so many of the stage-settings are due entirely to the influence of Wagner.

But with all her faults she is a most excellent soul. She gets along amazingly and will soon be varnished over. I know, for example, that she is making rapid progress in her French, for, after the opera, at supper she ordered some Philadelphia "capong" cooked in some remarkable French way. Her nasal twang was perfection, and I had no sympathy with the Rollers Club fellows who began to choke violently. I don't care much for those Rollers Club fellows, anyway, and am more than satisfied that when Mrs. Radigan appears again in grand opera she will have only Radigan and myself as a supporting company.

CHAPTER V

Mrs. Radigan's First Thursday

THE other day I received Mrs. Radigan's card for her "every other Thursday in December." A delicate bit of card-board bearing the name of Miss Veal was enclosed with it. As they had sent out some 5,000 of them, it seemed to me that a splendid opportunity for advertising was missed, as they might have included Radigan's, with his downtown and uptown office addresses, and the list of his firm's various exchanges. But as I have said before, my friends are observing. They have learned that when a man goes into society he must leave his business behind him, unless he be an architect, a real-estate man, or a champagne agent. These three classes are, of course, exceptions to the rule. Society tolerates them, realizing that they must live, but makes them lead cotillons and do other

foolish things, as a part compensation for the concessions in their case. One of the first observations I ever made to Radigan was on this point, and I must say that he has generally shown rare good sense. He says that they do so well because they have horse sense. With a four-in-hand or two, and a stable of polo ponies, a man can butt down many a closed door. An evidence of this lies in the fact that Mrs. Radigan got a card from one of the Williegilt families, which is presenting a plain daughter with a large fortune. Mrs. Radigan almost died of disappointment that her own "day" interfered with her going, and at one time I thought she would order a recess in the home function to give her an opportunity of showing herself at the other most exclusive house. But she repressed her ambition and went through the ordeal at home most nobly.

I happened to pass the Williegilt house that afternoon and I could not help contrasting the scene there with that I saw later before my friends' mansion. The street was blocked

by a tangle of carriages, two or three seeming lunatics were running up and down shouting numbers like mad, a couple of policemen were kept busy regulating traffic at the avenue corner, and the awning from the curb to the door was so bulging with humanity that you could see the elbows working along the canvas as the compressed human beings squirmed in and out. The Radigans could boast no such scene as this, but I feel sure that in two years more they will beat it, and perhaps they will even have a riot when they marry Miss Veal to a title. As it was, their preliminary event was most satisfactory. Of course, they could not ask any of their old friends, and had to depend entirely on the new crop, which, divided between two days, made the attendance light.

I broke through the line of bandy-legged cynics along the curb, and paused to look up the deserted awning. There is something chillsome always about one of these empty canvas passage-ways, with the half-light, the tawdry, muddied carpet under foot, the dark

door away off above you, that seems a cavernous entrance to some wonderland. Fortunately for me one of the Rollers Club fellows came out and he stopped long enough to reassure me. Things were not so bad, he said. The real-estate men who had heard that Radigan was looking for half a block on Fifth Avenue were helping wonderfully, and the architects who understood that a million-dollar house was to be built on the half-block were supporting them splendidly. Fortunately, several of Radigan's smartest customers were on the bear side of the bull market, and their wives and daughters had come to meet dear Mrs. Radigan. Moreover, and best of all—the Rollers Club fellow winked—Willie Lite was within, which would cost Radigan the price of ten more cases of champagne, a small enough payment for so great an honor. So I passed on. Of course the man who announced me got my name wrong, and gave it an Irish twist that made Mrs. Radigan start visibly as he shouted it in her ear. She was vastly relieved to see

me, and introduced me to Willie Lite, who was in close attendance and talked most volubly.

They were discussing the "simple life," and I heard Mrs. Radigan say that "of the two, she preferred his 'Parsifal,'" which seemed to amuse Lite tremendously, though to me it sounded rather inane. Mrs. Radigan was an earnest believer in the simple life and regretted that she could not lead it. People did not realize the dreadful responsibilities that devolved on one who was born in our set. There was the endless round of calls, always boresome, and callers, often worse, and dinners and operas, and dances that we just had to go to. Sometimes she longed to get away from it all and go to some quiet place where she could study and store up riches in her own mind and do good to others. But there was Radigan; he simply could not live away from his clubs and his horses. He simply had to have excitement and terrapin, while she longed for repose and brown bread. The good woman

heaved a sigh. I had never seen her in that mood before. But as I stood aside and surveyed her splendid massiveness, I forgave her, for I saw that, even did she so will it, she could not, like Diogenes, get into a tub. I fled lest I might forgetfully suggest this, and found rest with Miss Veal, in a simple white effect, very pretty, holding a large bunch of roses that I felt sure one of the Rollers Club fellows had sent her. She was talking sweetly about the weather to old Mr. Stuyvesant Mint, one of the bear customers. Mr. Mint, as I gathered from some five minutes' close attention, seemed convinced that it would rain before Sunday, and Miss Veal's views on the subject were summed up in a smile and an "Indeed." But while I was inclined to be bored by Mr. Mint's ideas, I soon found that I had to make them my own, and solemnly repeat them all over again, for when he became aware of my presence he fled to the dining-room, leaving me to bear his cross.

The burden was light enough awhile, for

Pearl Veal is so beautiful. She delights my eye. I could sit with her by the hour, as I can lounge beneath a spreading tree on some hill-top, smoking, watching the valley below, thought arrested, in my mind mirrored the rolling fields, the woods, the meadows, the blue sky, the lazy clouds, and cheerful sunlight. To me she always is a lovely view, a prospect restful. But the world can offer few so fair; it seeks to hide its homeliness; it makes its laws to suit the greatest number. Talk it commands—talk, else you stare—talk small, say things inane, chatter, chatter, let the brain run mad, gabble, gabble, and so forget the universal plainness. Pearl Veal, I suspect, would revel in the quiet valley, away from the clatter of mills and the roar of trade. Her mood is peaceful. She knows that Nature keeps the eyes open and the mouth closed, but perverse man reverses the rule. She would speak when she had something worth while saying. At conversation she fails lamentably. But the world says, talk, and that day it interfered with my hap-

piness. Talk we did, or rather I did, for Miss Veal seems not yet to have learned that the art of polite conversation is to settle nothing, to leave everything up in the air, and if by chance you do make a definite statement, to preserve the subject for further use by that saving, "Don't you think so?" When I said that I believed it was going to rain, she agreed with me and that ended it. When I brought up tennis as an absorbingly interesting subject for sustained repartee, she knocked it on the head in like fashion and left me standing first on one foot and then on the other, gazing into space. Some hours later, it seemed, an innocent young man, with an eye to beauty, relieved me, and I bolted for the dining-room, away off in the rear, where Miss Wherry was pouring tea, and took me under her protecting wing. Radigan was there, penned up in a corner between Coppe, the business half of the architectural firm of Coppe & Coppe, and young Crayon, whose sole hold on life is a Beaux Arts education and a drawing-board. Then

there were several bear customers' wives, who were standing around the great table sampling things, and talking between bites to one or two of the social representatives of leading real-estate houses. A few persons, strangers to me, wandered in, took a nibble or two, looked absently about as though they were in a dream, and then ambled out. When I had had a cup of tea, a sugar-coated bit of cake with cream inside, a glass of champagne, and a chocolate peppermint, I wandered out, too. Miss Veal gave me a lustrous smile on parting, and Mrs. Radigan said she was so glad I could come. I paused long enough upstairs to exchange hats with the other Rollers Club fellow, as I saw my new one on top of his coat and remembered that after the opera the other night I had been left with a derelict headgear with many bald spots. Then I went softly away, down the gloomy awning, over the muddied red carpet. I had no trouble getting out, but I prophesy that next time I shall have to fight to reach the street.

CHAPTER VI

The Monday Cotillons

A FEW days ago I received under the tandem rampant a hurried summons from Mrs. Radigan. She was dying to see me, so I closed up my desk somewhat earlier than usual and turned my toes toward Billionville. I had never before seen her so beaming. She reminded me that Mrs. Tucker Ten Broeck had died some weeks ago. Well, she had been asked to take the vacant place among the patronesses of the Monday Cotillon. Now, I realized that society that is really worth knowing frowns on these subscription things, but considering that the previous generation of Radigans had probably waited at the Mondays, it seemed that the present generation was soaring when it danced there. Moreover, there are many thousands of simple, unassuming women in town who

would give their heads to appear in that list of eminently respectable names. The Mondays looked down on the Tuesdays, and the Tuesdays looked blank and never heard of the Fridays, and as Mrs. Radigan had, in one wild leap, gone over the Fridays into the Mondays, there was indeed cause for congratulation. In a year or two, with her money, she can raise her eyebrows when the Mondays are mentioned, just as she does now when we speak of the Tuesdays or Fridays. She has had wonderful luck in skipping intermediate social degrees, and at the present rate she will soon take the thirty-third and become a grand commander. I could not understand how she worked it out so quickly.

Mrs. Radigan is inclined to regard the decease of Mrs. Ten Broeck as an intervention of Providence. It seems that on her demand Radigan—to use her own expression—has become "a patron of the church." He is now a vestryman at St. Edwards, a director of the Hydropathic Hospital, vice-president

of the Improvident Pawning Society, and a heavy stockholder in the Underground Café Company. Mrs. Radigan is herself a manageress of the "Home for Aged but Respectable Unmarried Women." With Radigan passing the plate every Sunday with Major Plaster, and Mrs. Radigan constantly telephoning to Mrs. Plumstone Smith about the home, it just had to come.

After all, it is the brains that rise like cream in the social crock. There are plenty of people in this town with just as much money as the Radigans, but, struggle though they may, they will stay down. They swim dog-fashion, then drown. Their palaces rise on Riverside Drive, and even Harlem knows their countenances. But the Radigans have brains. They never seem to be swimming for dear life; they float up on their money. Now floating seemed so easy, so blissful. They were able to dispense with one of the Rollers Club fellows for the dinner before the dance and to put in his place young Plumstone Smith, which was a pleasant change for all,

so we sat down at the table, besides the new fellow, the Radigans, Miss Constance Mint Wherry, Miss Veal, Miss Hope Van Rundoun, the other Rollers Club fellow and myself. And such a dinner! The Radigans never do things half-way. For each of the young women there was an enormous bunch of American Beauties, and as the men could not take flowers, Radigan loaded our cases with cigars that the gods might smoke. They did not churn us all up in a Fifth Avenue stage, as is the custom in some circles, but rolled us downtown, swiftly, gently, in their new electric carryall.

Mrs. Radigan had come to her own! You should have seen her as she stood in that august row of patronesses, right between Mrs. Plumstone Smith and Mrs. Stuyvesant Mint. They simply looked like the setting. She seemed to have been born and raised right in that spot, so natural did she appear. Mrs. Plumstone Smith let me tip up one of her gloved hands, and then recognized the existence of her son. Mrs. Radigan made a one-

quarter bow at us and smiled vacantly, then turned and whispered to Mrs. Mint. But she thawed out later. I found her sitting behind the favor-counter, a part in a scene that called to my mind a street-bazaar in Cairo, though I did not suggest it to her as I led her forth into the mazes of the dance.

Mrs. Radigan hops. Mrs. Radigan loves dancing. Mrs. Radigan tells you to stop when you are tired—she can keep on forever. What an awful combination! The first time we hopped by that row of immaculately clad statuary known as the "stags" I recognized every face distinctly, and even saw the Rollers Club fellow wink at me. The second time around, young Plumstone Smith winked. At the third circuit two or three of the stags had their heads together and seemed to be looking our way and commenting. On the fourth, Tumbleton Wherry, who was leading the cotillon, stopped running around clapping his hands as if he were shooing chickens, and stood in the centre of the room just gazing our way. The last time I saw the stags they

seemed to my distorted vision just a long band of black and white. I am positive that Mrs. Radigan, in the early ages of her existence—ages now remote—danced to the music of a hurdy-gurdy.

When the dizziness had gone, I was called to the business of the hour by Tumbleton Wherry, who dropped in my lap a corn-cob pipe tied with pink ribbon and hurried on. So I gathered my feet together, and by sliding madly across the room, managed to place it in the hands of Miss Veal before the Rollers Club fellow could claim her by the presentation of a gilt paper pin-wheel. Oh, but that girl can glide! Perhaps it was the sudden contrast with the hopping performance of Mrs. Radigan that made my new partner seem immaterial. I seemed to be clasping merely a bust, she moved so easily, and I found myself doubting if she had any feet at all, even going to the extent of kicking, gently, to satisfy myself. There was nothing there, she glided so airily. It is the Chicago way. I cannot say that I like it. It is uncanny.

Still, it is, perhaps, preferable to the Boston style, which requires that the young woman stand erect like a soldier and move around as though she had castors on the soles of her shoes. But Miss Veal compensated for her over-gracefulness by not talking, which is a blessing, for nothing is so trying as to have to make remarks about this dance being better than some others when a mesh of pink trimmings is swishing around your feet.

Then she smiled! That smile went to many hearts, and when it was seen that I knew her I was besieged with demands to be presented. Consequently she had what society calls a good time, and when along toward morning the band struck up "Home, Sweet Home," she was hung over with favors till she looked like a Christmas-tree, and, besides I had to carry to the automobile for her a whole grab-bag full of corn-cob pipes and pinwheels.

I walked home with the other Rollers Club fellow. He was very silent. It seems she danced just once around the room with him

and then sailed off and sat in a quiet corner for a whole half-hour with young Plumstone Smith. The future is all clear now. From the Rollers Club fellow to Plumstone Smith, then a Williegilt, who will give place to a title and a real wedding with a riot.

CHAPTER VII

Mrs. Radigan Captures Miss Bumpschus

If Solomon had been living in these days he would have classed the doings of society folk with the ship on the sea, the snake on a rock, and the way of a man with a maid, the things that pass understanding. Why, for instance, should people who have a comfortable home of their own and money to buy their seats in a theatre, or, indeed, the theatre itself, like the Williegilts, wittingly accept an invitation from the Radigans for dinner and the play, and supper at Flurry's afterward? It meant six hours with that remarkable family, or one-quarter of a day, and when we consider that even the Williegilts' days are numbered, we begin to wonder if it can be true that of all the animals, man is the most intel-

ligent. Stranger still, now that the Williegilts have placed on the broad brow of Mrs. Radigan the laurel wreath of social victory, there are in the town a thousand simple, unambitious souls who would give a year of their lives for six hours with a woman so conspicuous as my friend. The Radigans are in. The Radigans are smart. And by smartness we mean that highly intellectual state which requires yachts, horses, automobiles, dancing, and bridge to keep the mind occupied.

I was walking up the avenue the other afternoon when a brougham swerved into the curb, and a familiar voice hailed me and bade me get in, as she wanted to see me. There is no mistaking a Radigan carriage. They are always perfectly turned out, though I have suspected that the mistress would have three men on the box were there room. She makes up for this misfortune, however, by adopting the London wrinkle of having her footman sit with hands clasped and uplifted in an attitude of prayer; and as I had recognized one of my bandy-legged cynics of the

Westbury days at his devotions as the equipage approached, I was prepared to be gathered in. Mrs. Radigan simply had to have me to dinner. Young Plumstone Smith had accepted and then backed out, pleading grippe, though she had seen him going to the Grand Central in a hansom. She must have me to fill in, and though I am accustomed to filling in, I doubt that even the astonishing fact that the Williegilts were coming would have enticed me, but then Miss Ethel Bumpschus was to be there, and I surrendered. I had seen the young woman's picture covering the half-page over the society notes in the Sunday paper, showing her with lustrous eyes and a furry thing around her neck, an Oriental beauty reduced to New York; and on the promise that I should take her in, I accepted. When I heard what was on the programme, dinner, the play, and supper, I asked Mrs. Radigan if we should bring trunks, and she said of course not.

But there were times that evening when it seemed to me that we were of one family, the

Radigans, the Williegilts, all of us; that we had lived together all our lives and were to spend eternity in company. It began at seven o'clock, very informally, and when I entered the drawing-room the very last, prepared to besiege Miss Bumpschus, I had suddenly impressed on me a profound respect for the art of photography. She seemed to have aged since Sunday, and though she slipped her arm through mine and worked her way with me through a maze of chairs and tables to the dining-room, I felt that, after all, Mrs. Radigan had taken me in.

Miss Bumpschus is very smart. Besides, she is intellectual. The Bumpschuses have been prominent in New York society for fifty years; one of her cousins married the Duke of Nothingham, and she is herself rated at some ten millions. So, really, Mrs. Radigan was doing me a favor and giving me what she called an opportunity. Then if I wanted to rest my eyes I could gaze on the lovely Miss Veal across the table, smiling at Willie Lite, and saying, "Indeed." Miss Bump-

schus, I found, was religious. To her the world was peopled with only two sets of people worth knowing—the very rich and the very poor. She would cut one of the Rollers Club fellows dead in the street, but she would, with her own hands, bake a cake for one of those dear old friends of hers at the Home for Aged Elevated Ticket-choppers. If she had not been born just what she was, the heiress to the great Bumpschus fortune, she would far rather have been a nurse than a person merely well-to-do. But she was an accomplished talker, and though I cannot remember a thing she said, she left none of those dreadful pauses. For this I was grateful, anyway, as I could not break in on Mrs. Williegilt's engrossing discussion of glanders and carbureters with Radigan, nor on Mrs. Radigan's sermon on carbureters and glanders to Bobbie Williegilt; nor could I turn from Willie Lite the smile of Miss Veal. Anyway, whatever I said and whatever she said, Mrs. Radigan whispered in my ear as we were going down the steps to the wagon

that I had won Miss Bumpschus's heart, and that if I would complete the conquest I must send my old dress-clothes and top hats to the aged ticket-choppers.

Mrs. Radigan has not yet learned that when you give theatre-parties in New York you must spend a week visiting the plays quietly if you are going to have young girls in the party. Miss Bumpschus is not young, but she is still classed as a girl, and, moreover, as I have said, she is puritanical. Of Miss Veal there was no real cause for fear. She smokes. But Mrs. Radigan informed us that she had chosen this particular play because she knew by the name that it was something Miss Bumpschus and her little sister could see. Poor Mrs. Radigan! Poor Miss Bumpschus! Really it was all harmless enough, but the underlying theme was not a burned will nor a stolen necklace. The play was more for bald heads and switches, like most of our up-to-date dramatic exhibitions, so Miss Bumpschus quickly lapsed into unconsciousness behind her programme, and

Miss Veal looked as though it was all a mystery to her.

"It's just my luck," Mrs. Radigan groaned to me. "Now had she been Constance Wherry I should not have cared, but Ethel Bumpschus will not speak to me again. A woman is foolish nowadays who takes a party to see anything but Shakespeare, Ibsen, or the wax-works."

Rare sense is Mrs. Radigan beginning to show! Gleams of high intelligence break through occasionally. But I fear she exaggerated the effect on her younger guests. We did have to arouse Miss Bumpschus from behind her programme when the curtain went down, and when Willie Lite asked her if she did not think it was awfully clever, she turned to me and asked me not to forget the old clothes for the ticket-choppers. But she braced up at supper, and under the protection of Radigan, he being a married man, and the enlivening influences of a few glasses of champagne, she lost all her color again and became very chipper. I, for the moment, took on the

character of a horse-doctor, and entertained Mrs. Williegilt with my opinions of glanders, while Williegilt basked in the light of Miss Veal's smiles, and Willie Lite laid the wires to sell a heavy line of champagne to our hostess. Altogether the evening was a success, particularly as I read in my paper the next morning that " Mr. and Mrs. J. John Radigan entertained Mr. and Mrs. Bobbie Q. Williegilt and several other smart people at dinner, the play, and supper last evening."

CHAPTER VIII

The Small Dance at Flurry's

By one bold leap Mrs. Radigan has landed herself among the smartest of the smart and has fixed herself there so firmly that heaven and earth cannot move her as long as she holds on to her money. She staked all and won. If she failed to become a smart woman, there was that dreadful alternative of being a club woman, but she risked it. She is safe now. Her husband can abscond or can sue for divorce, she can sue for divorce or can become totally demented, they can abandon each other and their son can abandon them, but as long as the great Radigan fortune hangs together they will be smart. And after all that adjective is not misused, for it is money that makes people interesting in this world. We will listen with bated breath to the twaddle of a multimillionaire, while we would

yawn in the face of a college professor. Everybody says the Radigans are interesting. Those who knew them in their poorer days must have thought them dull.

I said that Mrs. Radigan risked all. That is not exaggeration. When I heard how she had rented Flurry's entire establishment for an evening, and calmly sent out invitations to a dance, I shuddered.

"Why, that great ballroom will look like Asbury Park in December," said I, "unless you have made some foolish blunder like asking your old friends."

"Never," she answered firmly. "I have made a list of just 600 names. My annual ball is to be a great gathering of all the clans, you see. Then I want to give it a cosmopolitan tinge, so I have asked representatives of each of the trades: one actress, one author, one artist, one clergyman, and a college professor. You see it will look as though I were able to ask just whom I chose, in spite of their social position."

With that she handed me a press copy of

her list, and as my eye ran from name to name, I groaned. There was hardly a perfumery, a brokerage house, a breakfast-food, a real-estate firm, a bank, or a business combination of any kind in the city that was not represented.

"Why, these are the smartest people in town!" I cried. "And I am sure you don't know one-tenth of the lot, and that only half that number know you. How many do you think will come?"

"I cannot guess," she said calmly. "The cards went out only yesterday. It is a gamble, of course. If nobody comes, we shall move to Riverside Drive. If everybody comes, we go on with our new house on the avenue."

It was a pity, indeed, that that new house could not be finished in time. If money could have completed it, there would have been no question, but Coppe & Coppe, the architects, said they had to have at least three months to build such a palace. The designs alone took them ten days, so there was nothing to

do but to have the affair at Flurry's. It is difficult at a public place like that to take from a private affair the air of one of these subscription things, for there is no change of scene, no change of actors, and were you not versed in socialology you could not tell Mrs. Plumstone's dance from one of those Wednesdays or Thursdays. So Mrs. Radigan was handicapped from the start; but she made a masterly stroke by giving the champagne contract to Willie Lite, making it his interest to gather in as many of his friends as possible. It was there that she won the battle, I suspect, and her calm demeanor in those awful minutes preceding the arrival of the first guests came, I believe, from her absolute faith in him. Radigan was terribly nervous. He said it would break his heart if all his polo in the fall, all his countless knocks and bruises and tumbles were to go for nothing, and the first of their annual balls be the last.

They had a dinner at home to a few of their "close friends," which included about one dozen, and nearly everybody they knew.

The Williegilts and Miss Bumpschus had declined, which looked ominous, and the outlook was still darker when we arrived on the field of battle on the minute of ten, and for an hour had the great rooms to ourselves. There is nothing more depressing than the ballroom where, to the music of a big orchestra, a half-dozen men and women are cavorting around in lonely state. Dancing made easy is dancing made uninteresting, for take away the jam of whirling figures, the sweep of bedraggled trains beneath the feet, the stab of elbows, and the wild plunges of the nimbler footed, and you take away the dangers that make the sport.

So that was a deadly hour. But through it all, in the hush before the battle, Mrs. Radigan stood undaunted in the big reception-room, firm and masterful, while Radigan wandered aimlessly about adjusting his cuffs. Then the noble lord who stands in the entrance and announces the events, fired the first big gun. There was a swish of skirts and the name of Miss Bumpschus, $10,000,000

plus, resounding almost to the ballroom, indicated to the watchers there that the conflict was on and that victory was in the air. Miss Bumpschus was an hour late, apologized for being early, and came on to the dance with the much flustered Radigan. A pause. A hush. The noble lord was in action again, and Mr. Pomade, $1,000,000 down and five more sure to come, made his appearance. Mrs. Radigan was beaming and she had a right. At the heels of the exquisite Pomade came Count Popperwhistle, $1,500,000 minus and open to propositions. After him, a mob. The opera was over. From the street below sounded the shouts of a hundred coachmen, and elevator after elevator dumped into the hall all the flowers that bloom to-day in society. There were no last roses, no century-plants; I don't think the Van Rundouns were even asked, and I know the Rollers Club fellows were left out. Even the Monday Cotillons were almost forgotten, except for a few like the Mints and the Plumstone Smiths, who are in one set on account of their pov-

erty, but have a hold on the other because of their family. Willie Lite had made good. While a great number had sent regrets, they all came, anyway, and where had been a weary waste of polished floor, there now was a whirling struggle for a foothold and breathing-space. All the Bumpschuses, the Wherry-Mints, the Mint-Wherrys, the Jack Twitters, the Willies and Bobbies, the Tommies and Harrys were there. Willie Lite dancing with Miss Veal, simple white and pearls, led at one end, while Plumstone Smith dancing with Miss Marie Antoinette Williegilt, led at the other. The favors were the finest that New York has ever seen, and our smart matrons will have to make inroads into their bank-accounts to beat them. The silver-bound whiskey-flasks for the men, I know, cost $25 apiece, and the carved ivory cigarette-cases for the girls were still more expensive. Then there were riding-crops and parasols and useful things like that, which really made dancing profitable.

The supper was as excellent as it was

unpronounceable and indigestible, and Willie Lite must have made a good thing in commissions. But he deserved it. More, too, I thought, when I clipped this morning, from the journal that gives all the news that is worth printing, a list of those who were at Mrs. Radigan's first annual ball last night and are pledged to those to come. Here are a few of the names:

Mrs. E. Williegilt,
The Misses Williegilt,
Mrs. Robert Q. Williegilt,
Miss E. Bumpschus,
Mrs. Plumstone,
Miss Constance Wherry,
Miss Wherry-Mint,
The Misses Speechless,
Mrs. John Twitter,
Miss Clarissa Mudison,
Miss Tumbleton,
Mrs. Timpleton Duff,
Mrs. Hegerton Humming,
Mrs. Thomas Tattler,
Mr. E. Williegilt,
Mr. Williegilt Bumpschus,
Mr. J. Madison Mudison,
Mr. Plumstone Smith,
Mr. Cecil Hash,
Mr. Winthrop Jumpkin, 7th,
Mr. Humming,
Mr. J. Twitter,
Mr. Duff,
Mr. Tattler.

CHAPTER IX

Our Talk Over Tea

MRS. RADIGAN untwisted her furs and laid her muff and gloves on the chair at her side, and proceeded to make tea.

"Well," she said, when the water was boiling industriously and the alcohol lamp had ceased its explosions, "I have just leased a cottage for the coming season at Newport. We are going quietly, you know, and it's just a tiny little box on Bellevue Avenue and only costs us $12,000 a year."

"Indeed?" said I. "How sensible!"

"I think it is sensible," said Mrs. Radigan. "Now, John in his usual way wanted to take the Mints' villa at $40,000 for the season, but I said no—people would say we were *nouveaux riches*, and I prefer to live quietly and modestly. It is so much better taste. So

many people get in nowadays on their mere money."

Mrs. Radigan heaved a sigh. She made me some brackish-looking tea, more for herself, and over her cup she eyed me archly. Just a week before she had sat there with me over her afternoon tea wondering whether Society would come to her ball, or she would be doomed to move in the Waldorf-Astoria set for the rest of her existence. Now she was so firmly established that she could rail, because in so doing she was acting the dual rôle of the attacker and the attacked. I showed no surprise. She had long since ceased to astonish me.

"So many common people go to Newport thinking they can buy their way in," Mrs. Radigan went on. "They rent great houses and they give balls, they entertain a German baron or a Hindoo prince, and nobody pays any attention to them. They disappear next year. Sometimes they are barred because there is a scandal in the family, like a divorce."

I raised my eyebrows. Mrs. Radigan must have noted it, but I think she could not have understood, for she went right on.

"It is always better form not to seem ostentatious. That's what Mr. Lite told me, but I had a hard time driving it into John's head. John likes show. But I just put my foot down and said that now we were in, we must have a conservative spell, a quiet period, so people would get used to us. I have made up my mind to have one or two little things that will be very, *very* exclusive. For instance, I have decided on a donkey-dinner, for one."

"Who is to be asked?" said I.

"Only the smartest people," she answered, stirring her tea meditatively. "But it's a splendid idea. I am so afraid it will get in the papers and make a dreadful stir all over the country. I intend to write to the editors particularly and ask them not to print it. The outsiders are always so horrid, anyway. They can do all kinds of foolish things and nobody ever says a word, but the minute *we*

have something a little original, we never hear the end of it. Why, I remember years ago, when we were Baptists, going to church sociables, and nothing could be more absurd than an apron-and-necktie party, but nothing was ever heard of them outside of the church itself. If we were Presbyterians, and lived on Lenox Avenue, no one would print anything about a beach-party we gave in our house on New Year's eve, or something foolish like that. But now, simply because we are Episcopalians and have a donkey-dinner in Newport, I know I shall be mentioned in sermons and prayers all over the country. It is dreadful!"

"But, Mrs. Radigan," said I, "if you will leave the wings and get out in the middle of the stage and stand in the lime-light, you must expect to have some hissing from the audience."

"But we never get any applause," said she, with a touch of resentment in her voice.

"Because," said I, "all those in the body of the house want to be on the stage them-

selves—a strange condition, but one that really exists. And as they are not in the company, they find comfort in picking flaws in the acting and the actors. Now, for instance, a donkey-party for the benefit of your old Baptist church would not excite any comment at all."

"But at Newport it will make a sensation," she cried, clasping her hands and smiling. "Oh, it will be perfectly dreadful!"

I had to smile too. Mrs. Radigan is a wonderfully clever woman in a social way. She seems instinctively to do the most startling thing at the right time, and to have it all published in just the right place. I expect that within a year she will be known as New York's grandest dame, and that to be admitted to her house will be to be marked socially sterling. But Society is not an aristocracy. It is the purest democracy. The Radigans, for example, could never in the world have got in the smart set at Harvard or Princeton. They do not know enough. But here is Mrs. Radigan, whose father-in-

law laid the foundation of a great fortune in pool-rooms, whose father lived a useful life between his home and his distillery; here is Mrs. Radigan, an immigrant from Kansas City, actually planning donkey-dinners. To what heights may she not soar?

I sat sipping tea and silently admiring this remarkable woman. But she never lets you rest with one surprise.

"Have you heard about Pearl?" she asked suddenly.

"Surely, Miss Veal is not ill?" I exclaimed, in some alarm.

"Oh, no—engaged," Mrs. Radigan replied laughing. "Engaged to Plumstone Smith."

I had been expecting this for some days, and believed myself prepared for it, but the announcement was none the less disagreeable. Of course I have never had anything more than admiration for the girl. What man could help that! Perhaps once or twice, in a vague way, there have come to me thoughts more ambitious, but they seemed too absurd.

Pearl Veal is rich and beautiful, a rare combination, and it was not to be expected that she would waste herself, all her charm and wealth, on a struggling nobody, a man who could boast nothing. So such silly dreams were laughed at in my sober moments. But when the announcement came, when I realized that, vague and silly though they were, they must be put away forever, I was a bit hard hit—harder hit than I expected.

"Well, it is fine!" I cried, putting the best face possible on the matter. "Of course I knew it all along. But when are they to be married?"

"Never," said Mrs. Radigan, sipping tea. "You see, it's just for a while. It was announced, by mistake, in the papers this morning, but we have denied it. It will make a great deal of talk, you know, and the formal announcement will be made next week."

"I see," said I. "But you say they are not to be married?"

"Of course," said Mrs. Radigan. "You see, Pearl came to me and asked my consent,

and I said they could be engaged for a while; he is such a well-known cotillon-leader."

"But doesn't she love him?"

"Possibly, but that makes no difference. She doesn't know what love is, the dear thing, and is flattered because he is so dreadfully devoted to her. I encouraged it, because I don't think it does any harm for a girl to be engaged to one or two men before she really settles down. It improves her greatly. It gives her pose, manner, independence. Pearl is such a simple thing. Why, she thought at first that he wanted her money, but he assured her that it would never have made any difference at all if papa had never left her all those millions. He wanted her for herself alone. It's sweet of him, isn't it? Well, I told her that as long as they were so devoted to each other they might be engaged for a while—until May, anyway. We are going to London then for the season and will bring back a duke."

"For the donkey-dinner?" said I.

"Yes," said Mrs. Radigan. "Won't you have another cup of tea?"

CHAPTER X

Miss Veal's Engagement is Announced

MRS. RADIGAN has now announced the engagement of her sister to Plumstone Smith, Jr. She let it leak out a few weeks ago, and then kept the matter well before the public by daily denials. But it was finally announced the other day, and on Sunday pictures of the happy pair, with cupids hovering around them, and views of the new Radigan mansion, where, it was said, they were to be married in the fall, filled a page in several papers. Miss Veal's fortune was placed by the social historians at $20,000,000, though I know positively it is only a fifth of that sum. However, the Plumstone Smiths are secretly quite satisfied, for I notice that they

are having their old-fashioned brown-stone-front house redecorated, and Junior seems to have purchased himself an entire new wardrobe. Deluded youth! He does not know Mrs. Radigan. He thinks that he has fixed himself for life, when, really, he is simply the isle of safety on which my good friends will rest secure for a few months in the smart whirl. After him, a London season and a duke. And he needs the money so! Besides, Miss Veal is really a great catch. Miss Bumpschus, of course, is a greater prize financially, but, on her mother's side, her family is very old. She traces her line back to the eighteenth century without a break, so she might safely be called plain.

Miss Veal, it always seemed to me, would make an ideal wife. She is rich and beautiful, she can read and write, she is ineligible to be a Daughter of anything, and I have never heard her give forth an idea of any kind; she is stunning in an opera-box, and even her motoring garb cannot smother her loveliness. But, of course, Mrs. Plumstone

Smith had to intimate to a few close friends that her son was making a *mésalliance* in wedding this upstart from Kansas City. The Plumstone Smiths are as old as the Bumpschuses, but they have always been cultivated, and so are poor. But Plumstone Junior is a rising cotillon leader, and has a brilliant career before him in any event. His mother felt that more wealth and family, and less looks would be desirable. Echoes of this came to Mrs. Radigan's ears, and with that rare strategy of hers she announced that she had bitterly opposed the match from the start, as she felt that Plumstone had nothing to recommend him but his pedigree. Family would not make the automobile go. This country was bursting with old families. Philadelphia alone could supply the rightful heir to every title in Europe. If Plumstone had some brains she would hail him as a brother, but as he was only a glorified dancing-master, she would receive him on sufferance.

Forthwith came Mrs. Plumstone Smith, in

a Williegilt carriage, to call on Mrs. Radigan and kiss her and call her "Sally." After her came the whole family, some vastly rich, some vastly poor, to rave over Mrs. Radigan and her beautiful sister. And Mrs. Radigan took them all in.

Last night my friend gave a dinner in honor of her sister, and followed it with a marvellous musicale. The parade to the dining-room was led by Radigan with Mrs. Plumstone Smith on his wrong arm, while Mrs. Radigan, with the happy young man's father, acted as rear-guard, thus signifying the union of two great families. J. Madison Mudison, the smartest and clubiest member of the opposing faction, took in Miss Veal, while, as an artfully arranged contrast, Miss Bumpschus fell to Plumstone Smith, who was allowed, however, to sit next his fiancée. I am learning. By shuffling up the cards in the dressing-room I secured for myself the beautiful Marian Speechless, throwing Bertie Bumpschus between Constance Wherry and the Countess Poglioso Spinnigini, who cannot

speak English. To avoid confusion, Bertie had to take my place at the table, for I was in his chair first, delightfully fixed with Mrs. Bobbie Q. Williegilt on my left. He glared at me in silence through the four courses, and then the champagne came to his aid and he began to engage the Countess in a voluble conversation.

Miss Speechless was a delightful change from Miss Wherry, with her ideas, and Miss Bumpschus, with her charities. She rattled on and on at me without any regard for what I was saying to her, which always makes conversation easy. I have not the remotest idea what she said. She laughed a good deal, and threw in lots of color occasionally for no reason at all, and as she is very pretty, I set her down as charming. She is a human phonograph and seems to talk out what at some other time another has talked into her. But she must change the records often, else she would never be such a great belle. When she turned to Count Poglioso Spinnigini, I found on my other hand Mrs. Williegilt, as inter-

ested as ever in carbureters, bridge, and glanders.

The dinner was a huge success. The twenty-four at the table, with the possible exception of Bertie Bumpschus, were in fine fettle, and as I glanced at the illustrious company, picking lackadaisically at course after course of the Radigan bounty, I felt that my friend had no need to give a donkey-dinner at Newport to make herself secure. Madison Mudison toasted Miss Veal in a few charming words. He envied his young cousin. Too late in life he was coming to the realization that love in a cottage was better than bachelorhood in a dozen clubs. Were he young again, he would search the world to find another like Pearl Veal, were that possible. Radigan expressed his delight in having Plumstone Smith as a brother-in-law. If anyone had asked him a month ago what man in all the world he would choose for his dear little sister he would have said " Plumstone Smith." This caused Plumstone to declare that he considered himself a devilish lucky

fellow; Miss Veal was a devilish lucky girl; they were all devilish lucky. Miss Veal smiled radiantly. I caught Mrs. Radigan's eye and thought of the duke to come.

The musicale that followed was a fitting finish. The hosts arrived about ten o'clock, and half an hour later began to enjoy $25,000 worth of music. The house was comfortably filled with the smartest of the smart. The Skimphony Orchestra silenced them, and then Furioso's splendid voice rang out from the smoking-room. After he had sung several thousand dollars' worth, Herr String, the eminent 'cellist, supported by the full Skimphony, played beautifully. Roardika, Hemstop, and several other high-priced artists followed him. Furioso closed the programme with *"Ah mio, mi mio."* After Furioso, supper. And such a supper! The Radigans' chef is an artist.

When the duke comes for Miss Veal and the new house is done, they will show the town how to do things.

CHAPTER XI

An Awfully Good Time

SINCE her engagement to Plumstone Smith, Jr., was announced, Miss Pearl Veal is having what in Society is called an awfully good time. This means that her day ends in the early morning and she awakens about noon; stands around other people's drawing-rooms at teas for some hours; hurries home to change her costume for dinner; sits smiling through a half-dozen courses; is whirled away for a few acts of opera; hustled off to dance till close to dawn. Society has taken her up. People are doing things for her. Consequently, I am beginning to fear that she will lose the color she brought from Kansas City; that the lines of her face, once so round and soft, will straighten and harden; that she will give up smiling and take to talking, or

become phonographic, like Miss Marion Speechless.

Mrs. Radigan, of course, is delighted. Mrs. Radigan has cause to be pleased. She has become a personage. She is being gossiped about in the most outlandish fashion, much to her own amusement and the indignation of J. John, who always was slow-witted and not ready to appraise things at their real value. For instance, Radigan was in a towering rage when a weekly journal that chronicles the doings of the smart set hinted broadly that Mrs. Radigan was engaged to marry J. Madison Mudison as soon as she had cleared away the present matrimonial barriers by visiting South Dakota. Moreover, it was said that the husband had already found consolation and was acquiescing in the arrangement, as it was long known that he had been making eyes at Miss Ethel Bumpschus. The purest fiction! Radigan and his wife are the most devoted pair imaginable, and even if it were the smart thing to do, I cannot conceive their separating, par-

ticularly if Radigan's winnings in such an arrangement were to be Miss Bumpschus. The story was, of course, promptly denied and put to sleep, but it serves to show the high place my friends at present fill in the public eye. Radigan was brought to this view and cooled down, but it required some diplomacy to soothe the ruffled feelings of Miss Bumpschus. A check for $5,000 for her pet charity, the Home for Aged Elevated Ticket-choppers, acted as a balm, and to show that she bore no ill-will against her fellow-sufferers she gave a dinner-dance in honor of Miss Veal.

And this was but one of about fifteen " things " given for the girl in the past week. Mrs. Plumstone Smith, Miss Bobbie Willie-gilt, and Mrs. Lenox Mint all gave her luncheons; Miss Wherry and J. Madison Mudison gave her theatre-parties; the Dew-berry Lambs a dance. Besides, she has been kept jumping from house to house every afternoon to meet people who have been asked to meet her. Then she has been asked

to act as bridesmaid at eleven weddings in the near future, and it will take no small part of her income for the year, large though it is, to buy gowns and hats for these joyous affairs, which will vary in shade from pink to saffron. Poor Miss Veal! My heart goes out to her.

I was favored with an invitation to the dinner preceding the Bumpschus dance, and had the honor of sitting between Miss Ethel and the Countess Poglioso Spinnigini, an arrangement which I suspected was effected by Bertie Bumpschus in revenge for my taking his place at the Radigan table last week. I talked to the Countess in English, French, German, and Italian till my head ached, then turned her over to the guileless J. Madison Mudison at her other side. But Mudison is an old campaigner. He did not try to entertain the fair Italian at all, but let her talk to him, occasionally breaking into her flow of jargon with the French expressions he had picked up at the bridge-table. How I admired him! He is a man of tact.

Meantime I was in the hands of Miss Bumpschus discussing the needs of the aged ticket-choppers, and covertly watching Miss Veal down the table having an awfully good time. She was seated between old Mr. Bumpschus and Dewberry Lamb, talking out to them a few thoughts that I had talked into her the day before concerning the great novel of the week. Mr. Bumpschus showed his deep interest by eying her over the top of his upraised glass and exclaiming, "Ah! Indeed!" at proper intervals, and when she had exhausted him she turned to Dewberry Lamb and said, "I was just telling Mr. Bumpschus," etc. "How intensely interesting!" exclaimed Mr. Lamb. "Indeed!"

Blessed is the tobacco habit at times like this! When the women had gone, I had an opportunity to soothe my nerves with a strong cigar and relieve the pressure of thought upon my brain by discussing stocks and real-estate with Madison Mudison. He also talked entertainingly about the invasion of upper Fifth Avenue by tradesmen. It was with regret that

I left him to get down to the business of dancing.

Dancing is the strangest of diversions. It is a curious relic of barbarity. To glide over a glassy floor, a beautiful girl on your arm, to the strains of some dreamy waltz, sweeping around and around, free and fearless, that is one thing, but not the real. To go bumping and thumping through a maze of a hundred hopping and skipping and kicking men and women, to have your feet tramped on, to tangle them up in meshy trains, to have elbows poked into your eye, to strain your sight hunting for vacant places—is that pleasure? I waited in line a half-hour for the opportunity to take Miss Veal twice around the room. My collar was gone, my shirt front caved in, but waiting had given me rest. When she came staggering up she was on the point of collapse, her hair was awry, she was panting for air, and seemed to be wobbling on her legs, but when I handed her a paper parasol she said "Whew!" long drawn, and away we went. Miss Bumpschus

stepped on my heel, Bobbie Williegilt's toe caught in the lace trimming of Miss Veal's gown and we had to stop in the most dangerous spot while I gathered up the trailing yards of it, at the peril of being bowled over at any minute. Miss Speechless rammed a paper parasol into my ear, and a near-sighted stag rushing onto the floor for the hand of Miss Mint jumped heavily on my partner's foot, crushing her diamond buckle. But we got twice around. She said it was lovely.

"I am almost dead," she gasped. "I've been having such an awfully good time."

With that she passed into the hands of the next man in that devoted row awaiting her, and was whirled from sight in the dancing maelstrom.

Yet man prides himself on being a reasoning creature.

CHAPTER XII

We Inspect the New House

I WENT through the new Radigan house on Fifth Avenue the other day, and I must say that not in years have I had so delightful an adventure as that trip through my friends' fairy-palace. The phrase fairy-palace is used not to imply beauty, but the marvel of its building, for it might be said to have arisen in a night. But Coppe & Coppe are masterful architects. They hold the time record for a twenty-seven-story office building, and with artists like these, Radigan's money, and a cousin who is a walking delegate, wonders can be accomplished. The mansion to-day is practically finished, except for the lightning-rods on the tower, which rises from the western front, an exact copy of those truncated ones of Notre Dame.

We strolled up in the afternoon, the Radi-

gans, Miss Veal, and myself, and on the way picked up J. Madison Mudison, who was walking off a little stag dinner of the night before, and seemed rather depressed. As we passed Seventieth Street we got the first view of the new house and crossed the street to get the best effects. Mrs. Radigan, with much pride, pointed out the exterior beauties of the structure. With the gardens, it occupies an entire block, save for a row of apartment houses on the Madison Avenue end, and I must confess that the bare backs of these plebeian structures, with their laundry work floating in the breeze, do not make an agreeable setting; but Mrs. Radigan said that that objection would soon be done away with, as the upward trend of trade would eventually replace the flats with fine office buildings. So we tried to rub them from our eyes and see only the splendid edifice that was glistening in the afternoon sun.

Mrs. Radigan was beaming. As mistress of such a home she had a good right.

" Mr. Coppe assures me that it is perfect,"

she said, when we had stood for some minutes in mute admiration. "He declares that it is his firm's she-dove."

"Mr. Coppe tells me," she went on, "that the front is just like Ver-sales, the palace of the Lewises, Lewis cattorze, Lewis cans, and Lewis seeze. The tower is like that of Notre Dayme exactly, only red to match the front." Mrs. Radigan had assumed something of the air of a sight-seeing automobile lecturer, and fearing that her strident tones would collect a crowd I began to move ahead with Miss Veal. Then I caught a few words more and loath to lose so lucid a treatise on architecture, paused to catch this: "Mr. Coppe says a building must always express something. You observe how he has carried out the idea. Look along the north end of the second story and you will see a window with six classic columns outside. That is John's study."

Meaning, of course, I pondered, that the Greeks always had columns outside their study windows. The tower, then, was meant to indicate that John was a vestryman in St.

Edward's, and the French front below that his wife was a leader of the fashion. I was curious to know what the back of the house expressed and was graciously informed that Mr. Coppe said that it was not a reproduction, but had been inspired by the Villa Medici in Rome.

So we went on. A loud banging at a brass knocker, taken from one of Washington's head-quarters, set electric bells going inside and brought a workman, who summoned Mr. Coppe, he having been prepared for our coming. Coppe is a charming fellow. He has danced his way to the very front of his profession, and as a cotillon-leader and artist has no rival in the city. Of late he has been giving his entire time to the Radigans, and his commissions on the interior decorations alone would allow him to retire for life. I could see that at a glance. In every room there was a goodly company of workmen—working, for the walking delegate was there looking after the interests of his relatives.

The entrance-floor did not interest me

much. A few small reception and dressing rooms were surrounded by servants' quarters and kitchens, and Mrs. Radigan refused to look at the kitchen. Cooking odors, she said, always nauseated her, a condition for which she had to thank her surfeited maternal ancestors, I suspect. So we went up the wide staircase, part of which was brought from an old French château. At the first landing Mr. Coppe drew our attention to a niche in the wall.

"Here," he said, "we shall hang the famous Velasquez which I recently discovered on the East Side and purchased for Mr. Radigan for $40,000—a bargain."

This was the first Radigan had heard of his prize, and it pleased him greatly.

"Is it an ancient or a modern?" he inquired gravely.

Hearing its age and that it was so old that the central figure hardly showed at all, he expressed his delight. Radigan has been developing wonderfully of late as a patron of the arts.

At the second landing we came to the well-known portrait of J. John Radigan, Esq., in hunting costume, and at the head of the stairs, in the foyer, the first thing to catch the eye was the picture of Mrs. Radigan, which made such a furore at the recent Academy. It is by the great Fatuous, who did the Kaiser, the Duke of Lummix, and Lady Angelica Mumm, and so has had a great vogue here this winter. In securing him to paint her into society last fall, Mrs. Radigan executed a master-stroke. She sat day and night that it might be done in time for the exhibition, but nothing ever daunts her. She declared that poor Radigan was risking life and limb playing polo and hunting foxes for her sake, and she just had to do something. Between sitting and polo I should say that the latter was the easier, but surely she was repaid for her suffering.

Fatuous is an artist, indeed! The woman of his canvas is lovely. She is about six inches taller than Mrs. Radigan, and perhaps fifty pounds lighter in weight. Leaning back

gracefully in her chair, her eyes are turned down, as she gazes tenderly and pensively at the child at her side. Spirituelle she looks, high-born and high-strung as becomes the daughter of a hundred Americans and the mistress of the largest house that fronts the park.

"It's charming," said Mr. Mudison. "But who is the boy?"

"Jack," Mrs. Radigan answered.

"Jack?" exclaimed the clubman, puzzled.

"Not my husband—my son," she returned.

"Ah," cried Mr. Mudison. "I see, I see. The child I met at Westbury, walking with a governess."

One of the greatest triumphs of this democratic country of ours is the ease with which the plain Johns of one generation are succeeded by Jacks. I have never seen this Radigan hopeful but once, and have hardly heard mention of him much oftener, but our modern system of keeping the children in storage until they are full-grown often leads us to the

erroneous idea that somebody's millions are just lying in wait for a library to found.

"Mr. Fatuous said I must have a child to balance the composition," explained Mrs. Radigan. "So I had Jack brought up from Westbury, where we had been keeping him for the winter. He just hated sitting and it generally took me and the governess and a nurse to hold him. Sometimes he kicked dreadfully, but Mr. Fatuous made him look like a perfect dear. Thank goodness, though, that's over. I just couldn't stand the kicks any longer, so we got a child from an asylum I am interested in. He did splendidly."

I wondered why Mrs. Radigan troubled sitting herself, and was on the point of making the suggestion when she went on:

"So here I am, sitting looking pensively at Jack, one of my hands resting on the arm of the chair and the other holding Jack's, who is looking up affectionately at me. A bit of light comes through the window, shining on my face and on the diamond buckle on my slipper, which rests on a silk cushion. I am

awfully angular and lovely and thin. Mr. Fatuous says he considers the woman in the picture one of the handsomest he has ever done. It really looks something like me."

"A perfect likeness," cried Mr. Mudison.

Mrs. Radigan was splendid when she felt the slippery floors of her real home beneath her feet. Her mien became majestic as we went from room to room—first through the portrait-gallery, where already a few of the gems Mr. Coppe had bought on commission were being hung; then into the ballroom, all white and gold, and so artfully arranged with mirrors as to make a small dance appear like a charity ball; on into the conservatory, where the artificial palms were already in place, and everything was being prepared for the rest of the plants. We retraced our steps to the other side, where the suite begins with a small salon, finished, as Mrs. Radigan explained, in light blue and gold, in the style of "Lewis cans." Beyond this is a large drawing-room in dark red, with several cosy-corners, making it the only homelike apartment in the

house. It opens into the dining-room, done in light oak and very smart tapestries, showing a series of hunting scenes on Hempstead Plain. After this, a good idea, all Radigan's own and very original, is the little café, which opens off one corner and joins the smoking- and billiard-rooms. It gives him all the comforts of his club in his own home, he says, for he can either sit down and punch a brass bell on the Flemish oak table, or have his choice passed to him through a small hole which communicates with the butler's pantry.

Altogether the house is very complete. An elevator took us to the next floor. We saw Radigan's study, with a gymnasium adjoining it, and stairs leading to a swimming-tank below; the sleeping apartments, all exact copies of the royal suite in the Hotel St. Regis; the library, where room is provided for 10,000 volumes, for which Mr. Coppe has already placed a lump order.

Everybody was delighted. For myself, I have never seen a more perfect house, one which so shows in every crack and cranny the

wealth and taste that have been lavished on it. Even J. Madison Mudison, who had been wandering around rather dazed and mute, as we turned to leave, said that it was "awfully jolly." It is. If Mr. Coppe had worked for years instead of two weeks over his plans he could not have conceived a dwelling that would better express its occupants.

Mrs. Radigan was more than satisfied. I thought she would embrace the architect when we parted, so effusive was she. But instead she gave him her royal command.

"You must positively be out of the house in three weeks," she said. "I am going to give an Indian ball and want the rooms fixed up like woods and wigwams and things. I simply must have the affair before Lent."

CHAPTER XIII

We Go Skating at Exudo

I AM beginning to suspect that the unwarranted report that Mrs. Radigan is to marry J. Madison Mudison and Radigan to marry Miss Bumpschus may prove true, after all. At the time when it was printed there was absolutely no ground for the story, but the publication seems to have turned the thoughts of all concerned in a new direction and the suggestion is pleasing. In their efforts to prove that such a report is cruel Miss Bumpschus is having the Radigans to something two or three times a week, and Mudison calls daily on Mrs. Radigan to express his regret. Radigan is supporting the Home for Aged Ticket-choppers, and has discovered many bonds of sympathy between Miss Ethel and himself. For instance, she loves church-work

and abominates polo and bridge. J. John, in his efforts to further his wife's ambitions, has been twice hit on the head by a mallet and has been rolled on by his ponies a score of times. Poker and passing the plate at St. Edward's are much more to his taste. His wife has sporting proclivities. She likes to have a bishop to dinner. It delights her to see her husband being beaten on the head by the mallets of the smartest men in town, and to watch him in his automobile tearing off one hundred miles of beach an hour. She was in ecstasy when the story got out that he had lost $100,000 in one night's play at Potlots, and he had to spend a few weeks at Newport to avoid the subpœna servers and reporters. As he had really lost the money, Radigan did not appreciate the additional prestige the incident had won for him. So you see there is a great incompatibility in temperament. In Mudison, on the other hand, Mrs. Radigan has found her ideal man. He belongs to seven clubs; his polo handicap is nine; he is arrested monthly for overspeeding;

he is literary and talks delightfully on the works of Winston Churchill and Anna K. Green; his family has been known in New York for nearly half a century, its founder being Sheriff Mudison, who left a large fortune. Of course there is the question of young Radigan, but he could easily be given to a third party, so I am not altogether sure that the change would not be a good one if Miss Bumpschus could be made to overcome her old-fashioned prejudices.

There is at present, however, no sign of a movement toward South Dakota; but I suppose if it comes to that, Mrs. Radigan would prefer to go in Lent, so as not to miss any of the winter season, and then she could be back for Newport in August. That would, of course, necessitate her giving up her plans to spend May and June in London and capture a duke for Miss Pearl Veal, but I fear she is occupying herself more with her own heart now than with her sister's hand. But the clouds are gathering for the storm—if storm it can be called. Then, are not storms al-

ways followed by fair weather? We all went to Exudo skating the other day—one of the clouds—as the guests of J. Madison, who was endeavoring to show the world that there was nothing in the cruel gossip. Besides the Radigans and Miss Bumpschus, Plumstone Smith and his fiancée, Miss Veal, he kindly asked Miss Marian Speechless and myself. By a special effort Mrs. Radigan got up very early and we were able to catch the eleven-o'clock train, so we reached the club by one. Who should we see there but Willie Lite, the Dewberry Lambs with the Count and Countess Poglioso Spinnigini, the Harry Stumbles and a lot of other nice people we know! I had a glimpse of the Van Rundouns, with some queer-looking friends from Boston, but I had no chance to speak to them. The Dewberry Lamb party joined us at luncheon and we had a very jolly time at the big round table.

Madison Mudison knows how to order —a rare accomplishment. When we got through I felt as if I never wanted to move again, but would rather stretch my legs tow-

ard the blazing fire and smoke, smoke, smoke; but when you accept an invitation your host becomes your keeper, so we were all corralled and trotted away to the lake.

Miss Speechless had brought her sister's skates, so I had to freeze my fingers adjusting the clamps to fit. Then, as I kneeled on the ice before her in a devoted attitude, while I fixed them on her feet and complained of their being too large, I froze my knees. By the time I had prepared myself to go gliding over the ice, I was all a-shiver and eager for a spurt that would start the blood going. But there, waiting for me, was Miss Speechless, standing with her feet together, balancing as though she were on a tight rope, pleading to me to hurry. She was afraid to strike out, and when I reached her, was fluttering helplessly in the wind. So there was nothing for me to do but to tow her—a difficult and dangerous task, as I am not an adept at going backward. It was work, more than I had counted on, and I was soon in a condition bordering on exhaustion. At last I was al-

lowed a moment's rest, and as I stood there panting, Miss Speechless, fluttering in the wind, told me how jolly it was; but I paid no attention to her, my eyes being fixed on the others. At one end of the lake J. Madison Mudison and Mrs. Radigan, hand in hand, were gliding gracefully around. It was beautiful to see them. I am sure Mrs. Radigan learned the art on the canal at home, though she says she spent her winters in Canada as a child. And as for Mudison, I forgave him his legs—he should never wear knickerbockers—when I saw the way he soared around on one skate. Out would go the right feet, left feet waving gently in the air; a swerve, and they were off in the other direction. They swept around in a graceful curve and came rolling down toward us, as lightly and airily, as unconscious of all but themselves, as though there were no laws of gravitation. It was beautiful to see them!

But at the other end of the lake, what a picture! Radigan and Miss Bumpschus, hand in hand, fluttering aimlessly about.

They went in little jiggety steps, and every now and then she would stop suddenly, without warning, while he would go on to destruction. He was earnestly good-natured about it, though, and would clamber up to his feet and go on with her, undaunted. I worried about them once when I saw them coasting toward a weak spot in the ice, but Radigan, with rare good judgment and self-sacrifice, sat down and averted a disaster. And Miss Bumpschus seemed to enjoy it all tremendously.

I could not stand forever in that freezing wind watching the progress of these two romances. Miss Speechless on skates was on my hands, and I had to resume my towing. A blessed moment came when Plumstone Smith rolled up and addressed some graceful nothings to her, upon which she seized his hands and asked him to take her around just once. That just once was lengthened into numberless times, for I slipped noiselessly away to the secluded spot where Miss Veal was airily cutting eights and double eights

and other figures. Together we sat on the bank, she in the shelter of her automobile coat smoking a cigarette with me, while we watched the others. Plumstone went by backward, puffing, dragging Miss Speechless after him. A smile crossed my companion's face—you should see Pearl Veal smile!—as she gazed at the spire of smoke that went heavenward from her lips. She looked at me when they had gone by, and somehow we laughed.

Mudison and Mrs. Radigan came rolling past us. They swept about and glided back to the secluded corners of the lake. Radigan and Miss Bumpschus came clattering up. They parted while they turned about, and then half-trotted, half-skated toward their end of the ice.

" Isn't it a shame that Sally should be tied down to such a poor skater as John," said Miss Veal.

But I was not thinking of John and Sally, I was covertly watching Pearl Veal, her rounded cheeks richly colored by the wind, her

soft reddish hair fluttering over the top of the upturned collar of fur, her glorious eyes on mine. I was wishing I were a duke or a member of the Stock Exchange or a champagne agent, or something like that.

CHAPTER XIV

Exit Plumstone Smith, Jr.

It has come at last, and much sooner than I had dared to expect. Of course I am speaking of Miss Pearl Veal's engagement to Plumstone Smith, Jr. Poor Plumstone! He is heart-broken. I saw him at the Ping-pong Club the other afternoon, smoking a cigarette and gazing abstractedly into the depths of a Scotch highball. He did not speak to me, and even though he might not have intended to cut me dead, such action would surely be in his right. And the cruel stories in *Town Twaddle* are at the bottom of it all. Last week that paper in its leader, in a guarded statement giving no names, announced that the engagement of a certain rich and beautiful girl, a new-comer from the West in Society, to a well-known clubman and cotillon-leader, a son of an old and impoverished family, had been broken. It said that the young man's

mother was in bed with nervous prostration, as she had had her house elaborately decorated and had bought some stock on margins on the strength of the improvement in the family prospects; that the youth himself was spending his days in one of his clubs, pounding a bell and crying, "The same!" But still more cruel, it laid the wreck of this home to a young real-estate agent, name not given, who had been insinuating himself into the graces of the innocent beauty. Now, did you ever hear the beat of that? In a separate paragraph it most politely intimated that Miss Pearl Veal's engagement to me would soon be announced.

Where *Town Twaddle* got the story is a mystery, for it is true to the part where it accuses me of insinuating myself into the affections of another man's fiancée. Though I have known Pearl Veal many months, I do not think we had spoken a dozen words to each other up to the day when we all went skating at Exudo. Then I must admit, as we sat on the bank smoking cigarettes and

watching Plumstone cavorting around the ice with Marian Speechless, she revealed her heart to me. No one was more astounded than I.

Love steals upon us strangely in these days. Time was when men won women with the sword, when gallant deeds and pretty speeches, when a noble bearing and a nimble wit were the snare we set for beauty. How different now! Little did I dream as I sat at the Radigan table, covertly admiring Miss Veal across the board, that I was awakening a divine flame as I consumed terrapin and champagne; that I was fanning that flame when I said "Ah!" and "You don't say!" when I discoursed on the weather or the beauty of the opera. These were the snares I set—these, with a few well-cut clothes, some immaculate shirt-fronts and rather snappy ties. My conscience is clear. She would never have been happy with Plumstone had she allowed the affair to proceed to a church terminus, for it was evident that he was after her millions, and her only reason for accept-

ing him was to gain social position. But this reason exists no longer. To-day the Radigans are smarter than the Smiths. There are those who will bemoan the fact that such a condition can exist in Society. Croakers all! Possibly they are the sons of some war, who, boasting the deeds of ancestors, are doing nothing themselves, and so are being pressed back by those who are doing to-day what the others' forebears did yesterday. For myself, I like new things; fresh people as well as fresh vegetables; new families as well as new clothes. Old families new painted are pleasant to know, but spare us the heirlooms. After all, the Plumstone Smiths are the Radigans of yesterday.

So Pearl Veal is in a position to choose. She has chosen and I bow to her will. There was a time when I suspected that she would take nothing less than a duke and would have a wedding-riot, but she says that love in a cottage is all she asks. So she has bought a forty-foot front lot on Seventy-ninth Street, and Coppe & Coppe are making plans for

it. So far I have had nothing to say in the whole affair. I seem to have done my part when I ate terrapin and drank my wine, and caught the occasional lustrous glance of the blue eyes over the board; when I said "Ah!" and "You don't say!" Then Pearl took a hand and now Mrs. Radigan is running the whole affair.

Mrs. Radigan has been wonderful. Of course she never intended that her sister should marry Plumstone Smith, but after him she looked to a duke. That she consented to a real-estate agent I owe to J. Madison Mudison. She loves Mudison devotedly, I know, and it has softened her wonderfully. Her view of life has changed. She is less selfish. She sighs more and says less, and when Pearl and I asked her blessing, she just stirred her tea and said, "Oh, well, if you will."

Pearl and I were too surprised to speak for a moment.

Mrs. Radigan looked up from her tea and asked, "Who are your ushers to be?"

I said I did not care, but that I would like to have Green, who had lived in the same boarding-house with me in my lean years. At that she put her cup down and said fiercely: "I think I will have Mr. Lite act as best man. The ushers will be Harry Mint, Mr. Mudison, Bobbie Williegilt, and Dewberry Duff. John will give an ushers' dinner for you at the Ticktock Club."

"But—" I was about to protest, but even Cupid had not taken the fire from those masterful eyes, and I collapsed.

"And your bridesmaids, Pearl?" said Mrs. Radigan, turning to my fiancée.

"I would like to have my old schoolfriend, Mignonette Klapper," said Pearl, groping nervously for her cigarette-case.

"Nonsense," said Mrs. Radigan. "Clarissa Mudison will be maid of honor, and the other bridesmaids will be Ethel Bumpschus, 'Marian Speechless, Pinkey Mint, and Marguerite Lamb. You see I have been expecting this and have made my plans."

"When is the wedding to be?" I asked feebly.

"In Lent," said Mrs. Radigan, untouched by the covert sarcasm. "Some time after we move into the new house. I want to have the wedding-breakfast there. The wedding will be in St. Edward's, and will be performed by the rector. Of course I'll have some of our Long Island clergy with the Bishop to do some blessing."

"Is there nothing that I can do?" said I.

"You can look after the police arrangements," said Mrs. Radigan. "It will take about sixty men at the church and as many at the house. Be sure and have some of the new mounted squad if possible."

"But Sally—" Pearl began to protest.

Her sister cut her short with a sigh.

"That will do for the present, dear," she said sweetly.

Then she gazed into the depths of her tea just as I had seen Plumstone Smith do at the club. Poor Mrs. Radigan!

CHAPTER XV

My Dinner to Miss Pearl Veal

I GAVE a delightful little dinner in my rooms the other evening in honor of my fiancée, Miss Pearl Veal. Of course there were some hitches, but they were such as are likely to occur in any similar affair in a bachelor room-hold, so altogether it was a success. The company was limited by the size of my study, but I managed to get together a thoroughly interesting and congenial crowd of people. Radigan could not come, as there was an important meeting of the vestry of St. Edward's to devise ways and means of redecorating the rectory, but J. Madison Mudison took his place at the last minute, after telephoning to Miss Bumpschus that he had been called suddenly out of town and could not go to the opera with them. Mrs. Radigan chaperoned, and, besides Miss Veal, the

Countess Poglioso Spinnigini and Mrs. Bobbie Q. Williegilt were there, and with Bobbie Q., Arthur Slaughterblock-Jones, and myself we just had elbow-room at the table.

Slaughterblock-Jones was the only newcomer and doubtful quantity. He is from Chicago, but having made a fortune in the formation and collapse of the United States Stove-lifter Company, he has hyphenated his name, moved to New York, and is living at the Ping-pong Club. I must say his acquaintance has hitherto been limited to rather queer people, but as he has given me some useful tips in the market, I thought I would show my appreciation by letting him have an opportunity to meet a few of the smart set. He really did fairly well, and his stories, fresh from the woolly West, were an agreeable change from the worn jokes of Mr. Mudison. Mrs. Radigan has taken him up, and has sent him an invitation to the Indian ball, with which the new house is to be opened. But, of course, he had to make some bad breaks. When he had sent us all off into

convulsions over his anecdote about the Irishman and the life-insurance agent, he had to be reminded of another which he had heard at the Van Rundouns. Of all the people in the world to mention! Turning to Mrs. Williegilt he asked her if, by the way, she knew the Van Rundouns, and she replied that she believed they at one time had a place next hers in Westchester, but she did not know them. She said it very quietly, but so firmly that he should have understood. He did not. He had to go blundering on, talking familiarly—I might almost say boastingly—of those queer friends of his. He did not seem to realize that these were the swells of yesterday; that they no longer stirred the social sea. For a moment I was in a panic lest he ask Mrs. Radigan if she knew the Van Rundouns, and I had to break in and ask Mr. Mudison to propound the riddle he had given me the day before when we happened to meet on the avenue.

But I am getting into the middle of the dinner before even the soup. To begin with,

my rooms looked charmingly cosey. I had taken down the overflow of real-estate maps from my office and the pictures I got in Paris and put in their places some sporting prints and a dozen or so photographs of Pearl Veal. Stalk looked after everything. He is my new man, for it seemed to me that I was justified in having him when I was soon to marry four millions, and he looked so extremely well that Mrs. Radigan, thinking he was a man she had met somewhere, bowed most familiarly to him when she came in. The Countess thought he was Mr. Williegilt, and to avoid further trouble I had to whisper to him to stand in the hall till everybody arrived.

The worst hitch of the evening was the ruin of the bottle of cocktails I had had mixed by William at the Ticktock Club. He makes the only cocktail in New York that is fit to drink. And after I had explained to everybody how good it was, Stalk went to the patent ammonia refrigerator in the bathroom, to find that the temperature there had suddenly dropped about 100 below zero, and

the precious beverage was frozen solid. As it would have taken an hour to thaw that amber ice, we had to send downstairs for aid. Such cocktails as they sent up! There was entirely too much bitters in them, and Mrs. Williegilt got a bad olive in hers. As it went down she looked as if she were my enemy for life. I don't know what the other stuff in them was, but the effect was immediate. All the steam in the building seemed to be pouring into the radiator and to defy all efforts to keep it out. We had to open the windows wide to reduce our temperature, and the contest between Mrs. Williegilt and the olive waxed fierce for a time, but we hurried the champagne and she won.

Gray care was soon cast aside. The dinner was excellent in spite of the distance to the apartment-house kitchen. Madison Mudison was inclined to think that the champagne, though fair, was a trifle too sweet, but he always makes it a point to find some slight fault with the wine, and I did not mind it. Pearl smiled delightfully from soup to coffee.

Mudison and Slaughterblock-Jones vied with each other in telling stories. Even Mrs. Radigan asked what was the difference between a cab horse and a bunch of roses, but when we all gave it up she had forgotten. Bobbie Williegilt made two rolls into dough balls, and I interpreted to the Countess all that was said, resorting to French, German, and gestures as a mode of communication.

It was about coffee that a lull in the conversation gave me an opportunity to say that I had gathered my few nearest friends together in my bachelor quarters; it would be my last dinner of the kind in my rooms, as I was about to give up the delightful freedom of bachelorhood for the still more delightful captivity of a home with a wife for a jailer. Miss Veal and I— I got no further than that, there was such an outburst of congratulations. Everybody pretended to be so surprised, though, of course, they had read all about it in *Town Twaddle*.

The Countess made a little trouble in the lull that followed the applause, for, not being

able to understand me very well, she conceived the idea that the demonstration had something to do with Pearl's former engagement to Plumstone Smith, and, smiling at my fiancée, she raised her glass and proposed, "Monsieur Smees." They had a terrible time explaining it all to her, and Pearl and I had to look as if we were not in the room, though we could have heard Mrs. Radigan a block away as she made her French plain by shouting.

Madison Mudison was charming. He saved the day. He choked the Countess off, and, pushing his chair back from the table and eying his glass meditatively, he made a delightful little informal speech, forgetting entirely that but a few weeks before at the Radigan dinner he had welcomed Pearl Veal into the family of Smith. As Mrs. Radigan's sister, he said, he regarded Miss Veal as near and dear to him. Were he a younger man, a richer man, a handsomer and a wiser man, he might perhaps be here in a different rôle—with apologies to his host—he might

aspire to a relationship still nearer and dearer. Too late in life he had come to realize that love in a cottage was better than bachelorhood in a dozen clubs. His part was to bless the mating of others. He wanted now, speaking for his dear friends, to welcome into the house of Radigan his young host. Money was not all of life; family was not all; brains were not all. He gloried in his young host, who, having none of these things, had come to New York, had made an honored name for himself in the real-estate world, had won the beautiful daughter of one of the city's best families. Miss Veal was lucky to win such a man. His young host was lucky to win such a girl. The Radigans were lucky. We all were lucky.

I was just remarking that I believed I was the luckiest man in all the world when the telephone-bell interrupted, and Mrs. Bobbie Williegilt, being nearest it, playfully took up the receiver. She dropped it in a jiffy and sternly called to me.

"I was sayin'," came a voice from the

office, " that our rules requires that all ladies leaves the buildin' at eleven o'clock."

" But—" I began to protest.

" We can't make no exceptions," said the idiot in the office.

" See here," I began, getting desperate, for I heard Mrs. Williegilt calling for her wraps.

" We can't run no risks," said the big, loud voice below. " It's past the hour now."

Stalk went down with a five-dollar bill and got an hour's grace, but fifteen minutes was all that was really needed, for by that time Mrs. Williegilt had led my guests on the retreat.

CHAPTER XVI

Mrs. Radigan's Costume-ball

I HAVE just been going over the newspaper accounts of the Radigans' costume-ball, and I must say that the columns and columns devoted to it, speak well for my friends' standing in Society. It is generally conceded that New York has never before seen such a lavish affair, and the estimates of its cost go from $50,000 up. Yet these do not consider the new house, which was built primarily as a place of entertainment, not as a home; so part of the million spent there should be charged against the dance. The whole affair was colossal. But the Radigans are paying the bills without a word, for they are more than satisfied with the advertising they have received. Their position is now absolutely established, and nothing can shake them out of smart society but the loss of their money.

The new house was a dream. Young Mr. Coppe, of Coppe & Coppe, the architects, had arranged all the decorations, and he showed rare taste and ingenuity, for to contrive the surroundings for an Indian dance was no simple matter. But he worked it out cleverly. Entering the great hall, the guests left civilization behind them and stood in a giant wigwam. It was a little out of shape, because of the proportions of the room, but the illusion was well maintained by the arrangement of poles and hides, with decorations of bows, arrows, and imitation scalps hanging everywhere. Of course it was necessary to leave this for a moment and plunge into the civilization of the dressing-rooms, where a score of servants costumed like trappers were in attendance. But when your costume was arranged you plunged into the wild again, passing through the wigwam, up the broad stairway, past the famous Velasquez and the Fatuous portrait of Mrs. Radigan and her child, pausing in the foyer, a charming forest with a pool full of goldfish in the centre, on

into the wigwam, once the portrait-gallery, where Mrs. Radigan received her guests.

Mrs. Radigan was superb. Mrs. Radigan was unique. Mrs. Radigan was lovely. She was Pocahontas, and that there should be not the slightest color of scandal she made Radigan appear as Captain John Smith, so when he wandered up, dragging his long rifle, she could with propriety acknowledge him as her husband. I do not know what the real Pocahontas looked like, but if she was anything like Mrs. Radigan she must have been capable of any heroism. Mrs. Radigan is massive. Her hair, black, flowing down over her shoulders, interworked with flowers and feathers, gave her in the higher altitudes the appearance of Hamlet's unhappy love. Her gown might be described as that of a *nouveau-riche* Indian maiden, for the famous Radigan pearls put the bead-work to sleep, speaking figuratively; and the rather short skirt gave a glimpse of open-work silks that might have been a gift from her Majesty of England.

Mrs. Radigan was charming. There was

a smile and a hearty, whole-souled hand-shake for all, and as they came trooping past her in their Indian garb she had a word of admiration for every one of them. Pearl Veal as Minnehaha, and myself as Hiawatha, each got a resounding kiss, which in my case disarranged my deep bronze complexion. And as for J. Madison Mudison! Pearl and I were at Mrs. Radigan's side when he arrived, and we noted that she held his hand very long and seemed to say nothing. But he might well have set anybody speechless. We should never have known him had not the giant trapper at the door, the pride of the servants' hall, announced "Mr. Madison Mudison, the great medicine-man." He was simply hideous. His face was painted all the colors of the rainbow, and from his neck down he was festooned with stuffed snakes and carried a vicious-looking war-club. When he had made his obeisance he stared open-mouthed at the marvellous alteration of the gallery, all hung as it was with hides and scalps, weapons, and trophies of the chase.

"Jolly," was his comment—" awfully jolly! " Then, shouldering his weapon, he gathered in Miss Veal and went on into the ballroom.

To go into the ballroom was like stepping into some primeval forest, so artfully had Mr. Coppe carried out his scheme. You seemed in an open place among the trees, a glade, with a green waxed floor underfoot, a starry sky—twinkling stars—overhead and about you the receding woods, whose unreality you only realized when you bumped into the wall. To carry out the illusion, the whistler of a downtown music-hall was hidden in the ceiling, and made a noise like a bird. There was a little stage at one end, and half of the Skimphony Orchestra was concealed in the conservatory, playing divine music.

A remarkable scene! The place was packed with Indians, all laughing and chatting till the noise they made sounded like a knitting-mill, and among them, his long rifle over his shoulders, moved Captain John Smith, nobly playing his part as host to the

distinguished company. Miss Bumpschus was there and she almost fainted when I sailed up with J. Madison Mudison, who made a threatening demonstration with his awful spiked club. I must confess I think Miss Bumpschus as an Indian looked better than usual, though her spectacles might have been dispensed with. Still, I suppose she wanted to see what was going on. Mrs. Bobbie Williegilt, on the other hand, was perfect, even to the papoose which she carried on her back. This infant caused some excitement by falling off on the floor later in a dance, for she had failed to explain to some of the dowagers that it was only imitation. Marian Speechless as an Apache maiden, Dewberry Lamb as Red Cloud, and Arthur Slaughterblock-Jones as a youth, were especially excellent in their make-up. By eleven o'clock you might have fancied yourself back in the seventeenth century, sporting in the Virginia forests with Pocahontas and her people.

A company of trappers marched in, and with ropes of roses marked off a ring in the

centre of the great room, so that clustered about it the smart tribes were regaled by a war-dance, in which seven of the cleverest men in town took part under the leadership of Madison Mudison. It was very well done, except that young Stuyvesant Mint's head hit one of the spikes of Mudison's club and he had to retire. They were followed by a company of débutantes and young men, including Miss Veal and myself, who did a minuet, which everybody said was charming, as the Indian costumes made it different from anything of the kind they had ever seen.

A fanfare of trumpets announced the arrival of Miss Maggie McBride, the prima donna of the Hodge-Podge Company, who at present, you know, is the wife of young Bullion, or am I thinking of old Emerson Dotty? The company immediately divided, forming a lane. Radigan advanced to the sedan chair in which four trappers had carried the actress, and helping her to alight, he gracefully led her to the stage. She, too, was in Indian costume, and about her neck wore the famous

Dotty diamond collar, for the possession of which the aged Emerson's former wife is now suing. Her performance was inimitable. She sang the same songs and danced the same dances that we can see any night for $2, but some of the Indians did not realize what it cost to have her perform in a private house, and became bored and began to move toward the odor of cooking. This necessitated cutting her programme short, and rather hurrying the feast.

There was a general sigh of relief on the part of the bored Indians when Radigan led the way to the feast with Miss McBride on his arm, looking very lovely. Of course it was necessary at this juncture to part from Indian customs, so supper was served at small tables in the great suite of rooms which begins at the salon and ends in Radigan's little café, all arranged like wigwams. The waiters, attired as trappers, were very picturesque; indeed, the supper was most excellent and the fire-water of many kinds and unlimited in quantity. The heat of the rooms

made the paint run somewhat, and consequently there was a considerable exit of the more elderly Indians after the last course. The younger element stayed to dance, until almost daybreak. Many before going home went to the billiard-room, where Radigan had thoughtfully established a number of professional photographers, who took pictures of the guests at his expense, for the Radigans have a way of leaving nothing undone that will add to the pleasure of their guests. They spare no expense. That is the way they have been able to become so extremely smart, and that they are smart none can doubt who reads the list of their guests. Take, for example:

Mrs. Plumstone,
Count and Countess Poglioso Spinnigini,
Mrs. Bobbie Q. Williegilt,
Miss Speechless,
Miss Constance Wherry,
Mr. and Mrs. Dewberry Lamb,
Mr. and Mrs. John Twitter,
Mrs. Very,
Mrs. Garish,
Miss Bumpschus,
Mr. Williegilt,
Mr. Stuyvesant Mint,
Joshua Jumpkin, 7th,
J. Madison Mudison,
Williegilt Bumpschus,
Mrs. Edgerton Twaddell,
The Misses Twaddell,
Mr. E. Williegilt,

Mr. and Mrs. Timpleton Duff,
Mrs. Hegerton Humming,
Miss Humming,
Mr. E. Humming,
Mr. and Mrs. Thomas Tattler,
Miss Bilberry,
Miss Clarissa Mudison,
Miss Tumbleton,
Mr. Cecil Hash,
Prince Cosmospopolis,
Miss Mint,
Mr. Willie Lite,
Mr. Garish,
Mr. Horatio Gastly.

CHAPTER XVII

The Duke of Nocastle Arrives

His Grace the Duke of Nocastle is in town, and the way the wheels are buzzing within wheels keeps me in one long headache. I must confess I am worried. As I was sitting in the Ping-Pong Club the other afternoon, gazing into the depths of a Scotch, Plumstone Smith, Jr., addressed me in an airy way.

"I see that the Duke has arrived," said he smiling.

I have no recollection of what I said to him, but I hope he does not report it to the governors, for I suspect that it was not the kind of language one gentleman should use to another in the club. He seems content, however, to smile at me and cut me dead. But I do not care for him, for he is nothing but one of these dingy heirlooms that is handed down in Society from generation to generation. Of course I think all will come out well in the

end, but still I shall not be sure till Pearl Veal and I have walked down from the altar together and the mob at the church-door is actually pulling her dress to pieces. Naturally, the matter lies entirely with his Grace, but I find strength in the fact that Ethel Bumpschus has ten millions, while Pearl can boast but four. But Miss Bumpschus is so plain! Of course, once she became a duchess we should all rave over her beauty, but while she is an American "Miss," there are some doubts on that point. It is unfortunate that the Duke should be visiting the Bumpschuses, for distance lends enchantment, and Pearl Veal, with $4,000,000 six blocks away, must be fascinating to a man who dines daily with Miss Bumpschus and her ten.

Nocastle is a relative of Nothingham, who a few years ago married a Bumpschus. His arrival in this country was announced by the papers with a great flourish of trumpets, and the social historians even went so far as to say that he was to marry Miss Ethel, that the match was one of love, pure and sim-

ple, that he had met her at Nice while he was staying there incog., and had lost his heart on sight to the sweet and simple little New Yorker. They did meet at Nice last winter; but he hurried back to England and stuck to his pride and his leaky castles till a few heavy rains had mildewed his wardrobe. Thereupon he set sail for this country to get the means to mend his roofs. To mend the roofs of a half-dozen English castles requires the fortune of a Radigan.

When a picture of the Duke in his Guard's uniform burst upon my eye as I opened my paper at breakfast on the morning of his arrival, I was panic-stricken. He was magnificent, seemed to stand about six feet six, and wore as many decorations as one of our own Sons of the Revolution. When I read of his achievements I was in despair. A man of action, he. He had served in the Soudan with the Red Cross Society; had been decorated by her Majesty for his services in the commissary department in South Africa; had written a pamphlet on the ginger-beer evil,

and had made several speeches on that subject in the House of Lords. What chance would a plain American real-estate agent have against a man like this?

That afternoon I dropped in at the Bumpschuses to see him, and seeing him, hope rose again. His Grace is possibly five feet four, partially bald, very pale, and wears a tiny, fuzzy mustache turned upside down. His collar was much too big for him, and seemed designed to allow him to draw his head in like a turtle. As for his clothes, they were cut in the English fashion, to fit a fire-plug or an upright piano. I must say that he was very affable, and declared that everything he had seen was "jolly little," or "jolly big," or "jolly good." For a while he looked so small and harmless and behaved so decently all around that I quite lost my heart to him and promised to show him the sights of the town, the Flatiron Building, the Brooklyn Bridge, and the Clark mansion. Then Miss Speechless pulled me over to one corner and told me not to be so familiar with him, as he

was one of the greatest men in England. And when she got through reciting his name I was so evercome I hardly dared speak in his presence. Fancy my clapping on the shoulder Charles John Peter Michael Henry Edwin Reginald Clarence Angus Joseph Fitznit, Duke of Nocastle, Marquis of Bumpshire, Earl of Duckham, Baron Llfygntynllan, Baron McGonigle in Ireland, Knight of the Garter, the Bath, the Fleece. When I raised my eyes again to his Grace I saw him as in the photograph, six feet six in the uniform of the Guards; I saw Mrs. Radigan, just in, holding his hand and calling him "Duke"; I saw Pearl Veal in an attitude of rapt admiration and I shuddered.

It was evident that Mrs. Radigan did not know his entire name, for she talked to him so familiarly, tapping him with her fan, calling him "Your Royal Highness," "Your Grace," "My Lord," and "Duke" with equal facility. Miss Bumpschus was furious. She tried in vain to get her guest out of the masterful woman's hands, but was outgeneralled.

You simply cannot awe Mrs. Radigan. She showed the Duke that she was on easy terms with nobility by asking him if he knew the Count and Countess Poglioso Spinnigini and her dear friend, Prince Cosmospopolis of Greece. When he replied that he had not that pleasure, she got up a dinner on the spot for Thursday evening. Miss Bumpschus kept breaking in all the time, but accomplished nothing. Mrs. Radigan told the Duke plainly that she would not let Ethel monopolize him. She wanted him to know her little sister, Pearl Veal, who had long been reading about him and was devoted to Red Cross work and the ginger-beer problem. Pearl was looking very lovely indeed, as she stood silently smiling at her sister's side, and his Grace promised to come to lunch the very next day. By this time I joined my cause with Miss Bumpschus and we surrounded them and forced the Dewberry Lambs between Mrs. Radigan and the prize. She took it good-naturedly and sipped tea with Willie Lite. While Mrs. Dewberry Lamb

was telling Nocastle how her automobile had broken down on the way, he cross-examined me as to my friends.

"Who," he asked, "is the jolly girl with the eyes, that that jolly Mrs. Bannigan introduced to me—Cutter—Cuttle—Cutlet?"

"Ve-al," said I, emphasizing the French pronunciation indignantly.

"Veal," said he. "A jolly name. I knew it had something to do with dinner."

"Miss Veal is my fiancée," said I sternly.

"Lucky fel-lah," said he; "jolly lucky. I lunch there to-morrow."

Lucky! At that moment I was the most unhappy man in all the world. I saw myself at the mercy of this great Englishman; I saw myself going the way of Plumstone Smith; I saw slipping from my grasp, not four millions, but Pearl. Strange as it may seem, I have never given a thought for her money. I know no one will believe it, but nevertheless it is true. To sit quietly with her is happiness. She is altogether lovely in her eyes, in her color, in the roundness of her face, and

the fulness of her form. Mere talk is the complement that makes plainness attractive. Pearl Veal seldom talks. She smiles. She smokes. And when the gray clouds float around her she is like a charming sunset. People say she is brainless. When I want learning I can find it in books; when I want wit, I can read my Richardson and Lamb. I am not blind. Beauty feasts my eye. To delight me it only has to smile. Pearl and I are boon companions. She says she finds real contentment in my company; I do not bore her with chatter about stocks and real estate, about novels and plays, about tennis and bridge; I just smoke and smile; my clothes fit so very well and my taste in ties appeals to her. Then, when the air is clear and crisp, when the sunlight kaleidoscopes the avenue and its many-colored fronts, when all the town seems to be afoot or awheel, we find it rare sport to escape Mrs. Radigan and go tearing along together, speaking to those we ought not to speak to, and leaving unspoken to those to whom we should speak, to hail Mignonette

Klapper and Estelle Beerberger, Green, and the fellows of my old boarding-house. Sometimes, in more serious mood, we turn into Madison, the avenue of sentiment, the thoroughfare along which the young and thoughtless wander into matrimony. Sometimes Pearl becomes cynical. Sometimes she rails. She wonders whether it really pays to be so smart as we have become under Mrs. Radigan's generalship. Then it is that I know that she has brains.

Are these days over? I am looking to the future with dread. Few women, however noble, can refuse a Duke. When the opportunity comes they deem it a sacred duty to mend the roofs of historic castles. I feel that my fate lies entirely with his Grace. Will he take Miss Bumpschus and her ten millions, or Pearl Veal with her four? I await his decision. He had luncheon with the Radigans yesterday. To-morrow he dines there with Prince Cosmospopolis, the Poglioso Spinniginis, and other local nobles. A few days will decide all.

CHAPTER XVIII

A Problem for the Duke

POOR Nocastle! His Grace seems to have a problem to solve that is beyond his intellectuality. Here stands Ethel Bumpschus, with spectacles and ten millions; there Pearl Veal, beautiful, with but four. Which will he choose? And surely he has only to choose, for he is a peer of England. He is only five feet four, partially bald, pale, fuzzy mustache upside down, but then, besides, he is Charles John Peter Michael Henry Edwin Reginald Clarence Angus Joseph Fitznit, Duke of Nocastle, Marquis of Bumpshire, Earl of Duckham, Baron Llfygntynllan, Baron McGonigle in Ireland, etc. He has been here nearly two weeks now, turning the Bumpschus house upside down, and yet his engagement to its heiress has not been announced. *Town Twaddle* cruelly reported that there had been

a hitch over the settlements, that his solicitor had been cabled for, and that pending the arrival of Sir Charles Wigge no announcements would be made. But I know better. The hitch came that afternoon at the Bumpschuses when the noble eyes lighted on Pearl Veal, as she stood beside Mrs. Radigan, smiling. Since then his Grace has haunted the Radigan house, and when he is not loafing in the shadow of its mistress, he is sitting on a bench in the Park Mall, seeking an inspiration in the bust of Robert Burns. Time is flying. He will have to decide soon, for he has bought a brace of bull pups and the fancier is standing all day in the Bumpschus hall, respectfully waiting for his money.

My position is a hard one. Were Pearl the only one to be coped with, there would be no doubt of the future, but with a social Oyama like Mrs. Radigan opposing you, there can be little hope. Mrs. Radigan is very frank. She got me in a corner the other day and proceeded to explain to me why the engagement should be broken at once. Pearl's

happiness for life was at stake, she said, and surely I would sacrifice myself for her. But is it happiness? said I. She told me that I was a child. Pearl would be a duchess, the mistress of four castles; she would take precedence over Clarissa Bumpschus, who had married the Duke of Nothingham, and over Evangeline Very, who was to wed the Earl of Less; she could snub Ethel Bumpschus, who had always been a snob, anyway; and the Japanese war would be forgotten while the wedding was under way. Was this not happiness for any girl? As for me, she promised me that I should be best man, and surely it would give me more distinction to be best man for a duke than to be the groom myself.

I admitted that the prospect was dazzling all around, but asked about the Duke's debts, which I had heard ran up close to a million, not counting the bull pups, and would eat a large hole in Pearl's pocket-book. Mrs. Radigan laughed. Trust her for that, she said. The Bumpschuses had settled Noth-

ingham's debts for ten cents on the dollar, and she was sure that $500,000 would mend Nocastle's roofs and satisfy his creditors. She appealed to my sense of honor. Was it right for me to expect Pearl to marry a plain American real-estate agent when she could have at her call one of the greatest men in England? It was selfish of me, I admitted. Then, weary of it all, in rather hopeless fashion, I said that we had best leave it all to Pearl.

Mrs. Radigan was triumphant. She seemed to think the last obstacle to a noble brother-in-law removed. She said that I was a dear, unselfish boy, and all that. She could now go on with her plans, and would have the wedding right after Lent at St. Edward's. Just then Pearl came in, all aglow from a forty-mile spin in her car with Marian Speechless, and when she had emerged from her furs she sank into a chair and called for tea and cigarettes.

I gave her a light, and when she was smoking contentedly, Mrs. Radigan said: " It's all

settled." Then she explained that I was willing to retire in favor of his Grace.

Pearl just smiled and smoked—that inscrutable smile of hers.

"Well?" said Mrs. Radigan sharply.

"Well?" said Pearl, blowing rings.

"The engagement's off," said Mrs. Radigan.

"Which one?" said Pearl smiling.

"The present one," said Mrs. Radigan sharply.

"Why?" said Pearl.

"Because I think you should marry the Duke," said Mrs. Radigan.

"Indeed?" said Pearl.

"You would be happier with a duke," said Mrs. Radigan firmly.

"You think so?" said Pearl.

"There is no woman living that would not jump at a duke," said Mrs. Radigan. "You will be the envy of every girl in town."

Pearl smiled and smoked—smoked inscrutably.

"Well?" said Mrs. Radigan.

"We will walk down Madison Avenue," said Pearl, rising, and turning her lustrous eyes to me.

Her conduct has puzzled me greatly. It seemed like prolonging the torture before the end. For when it comes to a choice between a duke and a real-estate agent, there can be but one answer. It only remains for his Grace to make up that feeble mind of his, and my day-dream will be over. Now I am enjoying it as best I can.

As we strolled down Madison that afternoon, it seemed to me that it would likely be our last appearance together on the avenue of sentiment. We were silent. My mood was too despairing for silly prattle, and Pearl seldom speaks, and then in hardly more than monosyllables. Once I thought I would end it all there, and so let my tongue run away with me for a moment. I think I referred to the duke in ungentlemanly language. Her answer was a smile more inscrutable than ever.

That night the Duke dined with us to meet

the local nobility. Of course it was informal, being Lent, and Mrs. Radigan being religious, so the dinner was set for 7.30 in accordance with the church ritual, but no one appeared until after 8. Of course his Grace took Mrs. Radigan in, and with her usual tact she had fixed Ethel Bumpschus at his right, with Pearl across the table, so the contrasts were very sharp. Artfully, too, she had exiled me to the other end, between the Countess Poglioso Spinnigini and Mrs. Bobbie Q. Williegilt. Mrs. Radigan was in high feather, with a noble to the right of her, a noble to the left of her, and champagne in front of her. Prince Cosmospopolis of Greece is a very delightful man, and as he has been in this country a long while as agent of a Sicilian olive house, he speaks English very well, and so kept the attention of Pearl Veal through the whole dinner, as Count Poglioso Spinnigini on her other hand early gave up trying to make himself understood and found consolation in his plate and glasses. Clever Mrs. Radigan! The Duke was evidently

much worried by the princely olive agent's attentions to his hostess's beautiful sister. Occasionally he would turn his eyes from her to venture that something was "jolly," but for the most part he was silently gazing over the board. Once he got his courage up and tried to break up Prince Cosmospopolis's tête-à-tête by giving a loud "haw," and then: "I say, Miss Cutlet."

Naturally, there was a hush. Then everyone began talking as loud as possible, and the desperate Duke absently drained Mrs. Radigan's champagne glass to the bottom. Pearl looked my way, and I saw the corner of her mouth twitch.

Miss Bumpschus was triumphant. I could see that in her well-bred laugh. Poor young woman! She did not realize for what purpose Mrs. Radigan had been engaging her across the Duke in a long dissertation on the needs of the aged ticket-choppers. She did not know that in me a new champion had arisen in her cause. The idea of joining forces with her came to me by a sudden

thought, and quick as the women had gone, and we were in the smoking-room, I got his Grace off in one corner. We are very good friends, for I have put him up at one or two clubs, besides showing him the sights of the town. Glorious were the colors in which I painted the plain Ethel. She had ten millions now in her own name, and when old Bumpschus died there was another ten coming. Better still, old Bumpschus had heart disease, and I had information that he was likely to drop off at any time. The Duke smoked up a cigarette in a minute and a half, and his lips moved as though he were working a problem in mental arithmetic. Then I intimated that Miss Veal's money was rather precariously invested, that with the present Stock Exchange quotations her fortune varied daily from one to two millions. His Grace seemed much affected.

"She's a jolly girl—a jolly, lovely girl," he said, as we were returning to the drawing-room.

"Miss Veal?" said I nonchalantly.

" She's jolly, too," he said.

But when he sat down on the sofa beside Miss Bumpschus and began to count the lights in the chandelier, I knew of whom he was thinking. A moment there only, and his gaze fell on Pearl, looking up into the face of the gallant Cosmospopolis. She glanced his way and smiled lustrously. Ethel Bumpschus was forgotten, deserted. His Grace shot across the room and secured the prized vacant place before the Prince was aware of the danger.

" Jolly evening," cried the Duke; " awfully jolly! "

" It is delightful that your Royal Highness cares for our simple American ways," said Mrs. Radigan beaming, as she sat shuffling the cards for a table of bridge.

CHAPTER XIX

His Grace Still Hesitates

I DO not believe that Mrs. Radigan will marry again. Time was very recently when she had a fond eye on J. Madison Mudison, for he was undoubtedly the smartest bachelor in town, while she had risen no higher than to stand in the line of patronesses at subscription dances. Now with the new house, the costume-ball, and the completion of a traffic agreement between the Radigan and the Williegilt railroads, she has set herself on such a dizzy height that a match with Mr. Mudison would be a tumble, for Radigan today belongs to just as many clubs, and, besides, has millions that keep adding unto themselves. She just sighs when Mudison is mentioned, and perhaps she will blush a little and say there was really never anything

in the reports that were abroad. So we regard the affair as history, and Mrs. Radigan never troubles about the past. Her concern is with the future, and to-day the future lies over the sea, among the beer-pots of England, among the leaky palaces of the great Duke of Nocastle, and in the court of his Majesty the King. I grow sad when she reveals her ambition, for to me it means the loss of Pearl Veal; for though at times there comes to me through the cloud of cigarette smoke that hovers around that lovely girl, comes with her smile and her monosyllabic utterances a gleam of hope, it seems really madness to think that when the crucial question is popped by his Grace's solicitor she will refuse. Mrs. Radigan says that her sister is not mad. Mrs. Radigan interprets the inscrutable smile as favorable. Mrs. Radigan goes on laying her plans for a great wedding, and has already hired a press agent.

"We can let him have an office in the little reception-room downstairs," she said to me over her teacup the other day. "He can

have his type-writers and telephone there, and I am sure that the noise will not disturb us away off here."

"But my dear Mrs. Radigan," said I, "you must remember that I am still engaged to your sister, and that Ethel Bumpschus is in the field pitting her ten millions against Pearl's paltry four."

"Your engagement is a minor matter," replied Mrs. Radigan pleasantly; "you must remember that while it may seem important to you, it is Pearl's third or fourth, for before Plumstone Smith she had several devoted admirers in Kansas City. As for Ethel, I have plainly intimated to his Highness that if worst comes to worst, Radigan and I will make up a purse between us to quite bring Pearl's dot to Bumpschus proportions."

Truly, when Mrs. Radigan sets her mind on accomplishing anything, one might as well get out of her way. But I die hard myself.

"Has the Duke proposed?" I asked.

"Pearl tells me not," was the quiet reply. "But you know his Highness is waiting for

his solicitor, and when Sir Charles Wigge arrives from London, we can look for doings, real doings. I tell you, any girl might well be proud of having a 'Sir' come to her to lay the hand of a duke at her feet."

"A ghastly ceremony," said I, thinking of one thing.

"You are not qualified to judge," said she smiling, and evidently misinterpreting my remark.

But how clever she is! Most women conducting such a campaign would seek to separate the Duke from the Bumpschuses and bring him entirely within their own sphere of influence. But Mrs. Radigan regards Ethel Bumpschus as her chief ally, though an unwitting one, and when she gets possession of his Grace she likes to have the great heiress around. She says Pearl shows so well against a plain background. The poor Duke is almost distracted. What with Pearl's beauty and my insidious remarks to him about the enormous wealth of the house of Bumpschus

and the speculative character of the Radigan fortunes, he flutters about as aimlessly as a wounded butterfly and has about as much to say. When the dog-fancier is particularly pressing for a payment on the bull pups his Grace will concentrate his attentions on one heiress or the other for a day at a time, then he will go all to pieces again and aimlessly wander up and down the Park Mall or stand on the Battery wall watching the steamships come in.

Mrs. Radigan told him the other day that she could see by his face that he was working too hard, and insisted that the bracing air of Hempstead Plain could alone save him to his country. So we all went down to the Westbury place for a week-end, even Miss Bumpschus, with Constance Wherry and Williegilt Mint, a youngish chap, who is studying at Harvard, and so has not much to do except go about. Pearl took some of us down in her car in the afternoon, while the rest went by train, arriving in time for dinner. The Duke was in our party, but I doubt if ever

again he will trust himself to the mercy of our fair chauffeuse, for Pearl is an expert with her car and can run as close to a hub without scraping it as can the Frenchman who looks after the Radigan machine-shop. We put the Duke and Miss Bumpschus behind, with Gascan as chaperone, and we should never have known they were there as we ran down the avenue to Thirty-fourth Street had not the Duke once remarked that it was "jolly." Then I gave Pearl a gentle nudge and she made a figure S around two rapidly approaching trolley cars. I expected a scream, but there was an ominous silence. Covertly I turned my head, first to look into the expressionless face of Gascan, his eye set along the track, then into the pale eyes of the great Englishman. He was terror-stricken, but to do him justice, I think he was not so much frightened by the smartness with which Pearl ran across the fender of the trolley car, as by Miss Bumpschus, who lay gasping in one of his arms. I could not help smiling, and in smiling I aroused him

to action. With the bull-dog perseverance that is the characteristic of the Anglo-Saxon, he propped Ethel up in her corner.

"That was a jolly close call," he said, speaking, we supposed, of the delightful way Pearl handled the car.

"Another like that and you lose the Duke," I whispered. I could see just a bit of pink cheek turn pinker, just the full mouth curling at the corners, for all the rest was hidden from me by fur and goggles.

We shot between a vegetable truck and an elevated post, at top speed, and came to a standstill within an inch of the ferry-gate; and when on the other side of the river, we whirled away again at the legal speed, going like the wind. The keen air put the mischief in Pearl's veins, and she ran with a recklessness that at times even disturbed my equanimity, though, of course, I did not dare show it, for I have noticed that these silent women set more store by nerve than by brains. We turned corners on one tire; we ran up to trolley cars at a forty-mile clip, then circled

around them with a wild scream of the horn; over crossings we bowled with a succession of shocks that were likely to hurl his Grace off into the sky, but he clung to the hem of the silent Gascan's cow-skin coat. Just once the noble Englishman spoke. The mud, gentle harbinger of spring, was rising around us in clouds, and the engine, called on for double exertion, was roaring demoniacally.

"Jolly!" he cried. "Je-je-je-olly!"

Miss Bumpschus said nothing. I fear that the cynical expression of Gascan, the chauffeur, had for the time blighted her hope that in their mutual peril she and the Duke would find a tie to bind them. But such peril had to have its end; such a journey could not long continue, for in all the world there were not enough thousands of miles for speed like that to cover. We chipped the paint off the iron gate of the Westbury place as Jamaica lay hallowed in the gold of the setting sun, and the groans of the resting engine brought the whole house to the veranda. Gascan handed down the frozen Duke and Ethel Bumpschus,

and in the warm smile of Sally Radigan they were thawed out.

"Of course my little sister brought your Highness down quietly," said Mrs. Radigan, when she had fixed him before the library fire and despatched a man for hot Scotch.

"It was jolly," replied the great Englishman. "I'm used to fast going—jolly fast going."

But I think that had the Duke the power at that moment he would have fled home to his leaky castles, leaving behind wealth and loveliness, broken hearts and full purses. Pearl had shown a phase of her character that made him fear for his ducal rights, and as for Miss Bumpschus, his man told my man that—but these are kitchen secrets.

Night came, bringing with it Constance Wherry, large and good-natured as ever, with Williegilt Mint and Radigan. Dinner came, bringing the Duke down in a coat that fitted over his shoulders as on a wire hanger; bringing Pearl Veal in simple black that set off her rounded shoulders to perfection, and Ethel

Bumpschus in a spangly pink creation, with eye-glasses, and a black patch on her chin; bringing Constance Wherry with her neck squeezed into one of the finest pearl collarettes I have ever seen, though it was not tight enough to prevent her talking as volubly as ever. Mrs. Radigan was in splendid tune with her surroundings. As one of the men pushed the Duke into his place at her side, I heard her remark: "We are all so glad your Highness has come. You will enjoy it here, I am sure. To-night we have bridge. To-morrow there are a lot of things to see: the Cathedral at Garden City, and the beautiful view of the plains from the hill behind the stables. I'm sure it's as fine as anything you have in Europe. It reminds me of Barbeyzun, the place Mil-let painted, you know."

His Grace said it would be jolly.

Then she said that Sir Charles Wigge must see it when he came. She would insist on the Duke bringing him down for a few days. When Sir Charles did come, all would be over with me, I thought. There was plenty

of time to ponder on the situation, for Constance Wherry was giving me in detail the plot of a play she had seen the night before, and by leaning interestedly toward her I was able to get an occasional glance around the monstrous jardinière, and see Pearl, as she covered his Grace with smiles. The Duke quite warmed up and smiled, too, and made several remarks, after he had had some champagne. There was little consolation for me there, except the meagre possibility in Pearl's promise to take Sir Charles out in her car—the roads would be better then, she said, and they would be able to go.

" It would be jolly," Nocastle stammered, twirling his glass.

After dinner we had bridge, but it was rather tame at our table, his Grace declining to play for more than a ha'penny a point, as he had to carry Miss Bumpschus, who never gambles. It was rather a bore, but I found some pleasure in the polite row we had at the end, over the question as to whether we were playing on the American or English

coinage basis. His Grace said English, of course, as he never could understand our American money. It was folly to be wise, indeed, as he had won three rubbers; but as the amount involved was only $5, I settled in English and let it go at that, but Miss Wherry stuck to cents, paid, and went to bed in a towering rage. She lacks humor. Now, when I told Pearl about it she blew a smoke ring and said simply, " He's a jolly duke."

CHAPTER XX

Sir Charles Wigge Takes Possession

MRS. RADIGAN has been overawed at last. Sir Charles Wigge has arrived, and the masterful English solicitor is more than a match for her, clever though she is. He seldom gives her an opportunity to speak, and then her voice sounds in a faint tremolo that is almost pitiful. If you asked her why England was great, she would simply point to the Duke of Nocastle's friend and guide, and I do not know but that I should agree with her. Fortunate, indeed, is the land that possesses such a man, for, having him, it must be the centre of all the virtues. He must be the court of last appeal at home, as there is nothing that he does not know absolutely, no opinion not his that is worth considering.

We all feel very humble since we have had him around for a day or two, and I actually have found myself wondering how I ever attained majority under the barbarous conditions in which we live, in the glare of the sun, in a dry and wholesome atmosphere, in warm houses, with little that is fit to eat, and then so far from London. Our beer is bad, too, and as for the water, Sir Charles spurns it. Men, says he, are like plants, that to fully flower should be rained on daily, in proof of which he has only to point to his own people.

I refuse to apologize. Pearl smiles. Mrs. Radigan is abject. Realizing that this modern knight carries the Duke in his waistcoat pocket, she fears to offend him and so agrees with everything he says.

"Ah, Sir Wigge," she said to him the other afternoon, "it must be a great hardship for you to have to give up your beloved London for the discomforts of New York."

"It is not a hardship," Sir Charles replied with a courtly grace. "You know that as a youngster I served in the campaign against

the Zulus. An Englishman, Mrs. Radigan, adapts himself to his circumstances. He is as much at home in a Zulu kraal or in America as he is in Piccadilly."

Now when Sir Charles speaks like this, it comes as if from Zeus. He looks like Zeus shaved. I suggested this to Mrs. Radigan, but she replied that she would not say, until she had seen the two together, and I decided that it was not worth while for me to explain; I could cherish for myself the conceit that this was some barbaric god, dressed up by a Piccadilly tailor, and surveying the world through a monocle. When I saw him first, I was standing in the Radigan library, gazing disconsolately over the park, watching the endless stream of carriages rolling along the drive-way, for the town was out enjoying the breath of early spring. I was thinking of him, wondering when he would arrive, when he would present himself to Pearl Veal to claim her hand and her fortune for his noble master, the Duke of Nocastle. Then a smart brougham bowled up to the curb, and by the

Frenchmen on the box I recognized a Bumpschus carriage, and I was not surprised when his Grace climbed out. A great man followed, a very large man, with gray hair and gray side-whiskers, clad in the conventional attire, so he might have been taken for either a statesman or an undertaker. The two paused a moment while the stranger gazed over the Radigan house. Then he turned and, looking down at his companion, said something. The Duke laughed so heartily that he dropped his monocle, and it took several moments of beating around the air before his hands discovered it, dangling at the end of its string.

"The Duke and Sir Charles Wigge have just come in," said I to Mrs. Radigan.

"At last," said she, laying down her picture-paper and gliding over to me. "My poor boy, I fear this is the end of your romance. It is splendid of you to stand ready to give up Pearl to the Duke, and no doubt you will find your reward in the consciousness of a duty done. To a certain extent, it is

hard for my little sister, for I think she is fond of you, but while she says nothing, I am sure that she believes as I do, that it would be wrong, absolutely wrong, for her to refuse an offer from so great a man, a man any girl would deem it a privilege to marry."

An appeal to Pearl brought me not even a smile.

"I thought Sir Charles would be here soon," she said, "for this despatch in the papers from London says that the meeting of Nocastle's creditors was postponed on receipt of a cablegram from him. Perhaps he would like to see it, Sally."

But Sally did not hear. She was already hurrying downstairs to greet her distinguished callers and to be utterly crushed. Just what Sir Charles said to her I do not know, but how he said it I can easily realize, for she brought the pair up to the library to have "a real comfy time," as she put it, leaving word downstairs that if anyone except Miss Bumpschus called she was not at home.

"And what do you think of America, Sir

Wigge?" said Mrs. Radigan, when she had him comfortably fixed with a glass of whiskey and a cigar.

"I had only to drive up Broadway, as you call your Strand, to realize why *we* did not care to keep New York," Sir Charles replied with a grand smile.

"But did you not admire the sky-scrapers?" said I boldly.

"In England," replied our visitor, "we have buildings every bit as long, longer, indeed, much longer, but we lay them along the ground, as they should be laid."

"But, your Lordship," put in Mrs. Radigan with some spirit, "we have not the room, and must build up."

"You should find the room," said Sir Charles with royal good-nature. "We find it in England, Mrs. Bannigan, and I am told that America is somewhat larger even than England."

"Did Fifth Avenue not impress you?" inquired Pearl rather sweetly.

"Your Piccadilly—it is your Piccadilly, I

believe—should be toned down," replied the Englishman graciously. "It is too loud. The glare of the sun is blinding and overheating, Miss Vial."

He spoke to my fiancée as though she were a bottle or an adjective, and I could not forbear to interpose mildly, "Miss Ve-al, Sir Charles."

"In England," returned Sir Charles, "it would be Vial or possibly Willy. I am told that in America you have an absurd custom of pronouncing words the way they are spelled. Is it not so, Miss Weal?"

"Yes," Pearl replied, "but——"

"On the contrary," said Sir Charles, "it is easier, much easier, to spell words the way they are not pronounced. The minute you begin to pronounce as you spell, it becomes impossible to spell correctly at all. Is it not so, your Grace?"

The Duke said that it was so. Moreover, he added admiringly that whatever Sir Charles said was so. Mrs. Radigan, with some of her native fire still smouldering, vent-

ured to remark that she spelled entirely by sound and then had her secretary make the corrections, which amused her visitor immensely. When he had recovered his equanimity and polished his glass, he proceeded to demonstrate how absurd was her view.

"In England, Mrs. Lanigan, we have for centuries pronounced words the way they are not spelled. Don't you suppose that if we had not found it the best thing to do we should have changed?"

"But, my Lord—" began Mrs. Radigan.

"The question is not one which allows any argument at all, Mrs. Stranahan," said the solicitor. "We threshed it all over in England, long ago, and decided it."

Then it was that Mrs. Radigan began to sympathize with him about the hardships of his visit, and learned how the Zulu campaign had hardened him for it. Then it was that Mrs. Radigan broached her plan for another week-end at Westbury and secured his consent to come, though she had discreetly promised not to show him anything, feeling, per-

haps, that there was nothing for such a man to see. Then it was that Sir Charles graciously admitted that there was one thing in this country to see, and announced his intention of honoring it with a look.

"While my visit to America is purely connected with matters of business," he said, "I am going to make use of an opportunity to view Niagara. I think I shall run out and back to-morrow. Possibly I shall take an extra day and have a look at the Yellowstone Park, which I am told in its way quite equals anything we have in England."

Now, it happened that Sir Charles Wigge was unable to work in that extra day to visit the Yellowstone, as he was longer than he had expected on his visit to Niagara, so Friday evening found us gathered again around the board at Westbury, except Ethel Bumpschus, whose absence I regarded as an ill-omen, one that presaged a defeat for her and thus for me. His Grace was still a guest at the Bumpschus house, but of late he had been spending all his afternoons and evenings with the Radi-

gans, not even the attentions of Prince Cosmospopolis of Greece to his host's daughter serving to arouse him to action in that quarter. Ethel was asked, I know, but she sent a polite but stiff note of regret, whereupon Mrs. Radigan telephoned for Marian Speechless, who came in a rush and made a vigorous attack on the Duke, talking him almost to death. Perhaps Marian had dreams, but they could never be more than dreams, as she has nothing but ancestry and charm. I thought, perhaps, she would be able to do something with Sir Charles Wigge, she is such a voluble person, so I carefully arranged a meeting after dinner, when Mrs. Radigan had his Grace at her side and was drawing out his ideas on the ginger-beer evil, the only subject on which he talks complete sentences.

"I am so glad to have an opportunity to meet you," Marian gasped, while Sir Charles polished his monocle. "There are so many things about which I want to ask you."

"And I, for my part, shall be delighted to

answer any questions you care to put," returned Sir Charles gallantly, "but Miss Peaches——"

"Miss Speechless," I corrected gently.

"Impossible," said he. "It must have been Peaches originally in England—then why did your family change the pronunciation? Now——"

"But—" began Marian indignantly.

"On the contrary," said Sir Charles, "you Americans——"

Ignobly I left the girl to bear the brunt of it, for I had glanced about the drawing-room and saw that Pearl had gone. So I vanished, too, coming to life in the deserted smoking-room, where she had settled herself beside the fire and was contentedly blowing rings.

"It will be the last time," said I, taking a cigarette from her case and her proffered light. "To-morrow, I think, I shall go the way of Plumstone Smith and those Kansas City men you knew before you became smart."

"Fellows," corrected Pearl.

"To-morrow," I went on unheeding, "Sir

Charles Wigge will offer you the hand of the great Duke of Nocastle."

"I should not be surprised," said Pearl, blowing a big ring and sending a second hurtling through it.

"Mrs. Radigan has told me that it is settled beyond question," said I, "for she has intimated plainly to Sir Charles that she and John will make up a purse for you. They won't be outbid by the Bumpschuses."

"Then it is settled," said Pearl, "for who could refuse a duke? Think of being a duchess, of taking precedence over a dozen other American girls who have bought lords, of being able to snub that Bumpschus girl who married Nothingham, and Ethel Bumpschus, who won't marry Nocastle. Think of the columns in the papers, of the wedding-riot, and all that."

Seldom had I heard Pearl say so much, never with such a burst of spirit, for generally she is in quiet mood. All was over now, it seemed to me. With the Duke the end had come and it was useless to fight against it.

" It is dazzling," said I meekly, " and I do not blame you."

" Still," said she meditatively, after a moment's silence, " there is one thing greater than to marry a duke."

" And that? " said I.

" That," said she, " is to——"

Sir Charles loomed up before us, with Sally Radigan at his side.

" It will take just a moment to settle it," I heard him say to his hostess.

" Sir Wigge wishes to speak to you, Pearl," said Mrs. Radigan softly to her sister. And to me: " Come and make a four at bridge. Marian has gone to bed with a violent headache."

" My dear Miss Vial," I heard Sir Charles say.

Pearl blew one last smoke ring, tossed away her cigarette, and turned those lustrous eyes on him. I saw the inscrutable smile.

" Do you wonder his Highness is crazy about her? " said Mrs. Radigan, as she led me away.

CHAPTER XXI

Pearl Veal's Answer to the Duke of Nocastle

THE engagement of Miss Bumpschus to the Duke of Nocastle was announced in this morning's papers almost to the exclusion of all other news. There were pictures of Ethel looking like an Oriental beauty, of the little Duke, magnificent in the uniform of the Guards, of the Bumpschus house in town and the Newport villa; of Leeking Castle, the ancestral seat of the Fitznits—indeed, of everything in the lives of the high contracting parties that could be photographed. The equanimity with which Mrs. Radigan received the news was most surprising. I had expected to find her completely unstrung when I called this afternoon, but instead she was in the library, just back from a drive, and making tea.

"Isn't it absurd?" she said laughingly, pointing to the paper behind which Pearl Veal was ensconced in a deep chair, reading of the glories of the Duke and the house of Bumpschus. "They are making the best of it, I hear; have a press agent and all that; so for weeks we shall read of nothing else. It is disgusting to see people courting notoriety that way."

I thought of her own plans of last week and involuntarily raised my eyebrows in astonishment. She noticed it, but went calmly on:

"Ethel actually looks beautiful in some of those pictures—I wonder how they were made?—and as for the Duke, you might suppose he was a real dashing sort of a fellow. Won't they look well coming down the aisle together! Why, in order to take his arm she will have to walk like a camel."

Pearl's paper rattled to the floor, revealing her smiling softly, those fine eyes of hers intent upon her sister.

Mrs. Radigan understood. "Of course,

my dear," she said grimly, "if you had taken him we should have avoided such an absurd picture somehow." She paused a moment, trying to think how. The inspiration came to me first.

"Sir Charles Wigge," said I, "as long as he did the proposing, he might well lead the bride down the aisle—the Duke could toddle after him."

Mrs. Radigan shuddered. She always shudders when Sir Charles is mentioned; but on my part I feel that I owe him a heavy debt, for by the time we had had him with us two days at Westbury, the suppression of the solicitor became more the ambition of Mrs. Radigan than the capture of his noble client. Pearl says frankly that she never in the world could have refused the Duke of her own accord, as a girl can't marry a nobleman every day, and real-estate agents are a drug in the market. But when Sir Charles came, when he took possession of the house and of the opinions of all its occupants, when he had utterly crushed us and made us feel

our ignorance and humbleness, her future became a second thought, and the desire to turn possessed her. Pearl smiles softly as she says this. It is her inscrutable smile, and may hide something; but I care little, for she did turn.

That night when Mrs. Radigan brought Sir Charles into the smoking-room, when she tucked me under her arm and dragged me away, when I looked back and saw Pearl toss her cigarette into the fire and fix her lustrous eyes on the English solicitor, I thought all was over. Sir Charles had said that it would only take a minute to settle the whole thing; but he did not know Pearl Veal. She listened to him silently, and the proposal in behalf of the Duke of Nocastle must have been well worth hearing. Sir Charles repeated all his Grace's titles, told her the history of the ducal house of Fitznit and its glories, of its manors, halls, and bowers; of its present head and his virtues, his service in the commissary department in South Africa, and his speech in the House of Lords on the ginger-beer

evil. Lastly, in a softer voice, Sir Charles spoke to Pearl of his Grace's love. He talked very nicely, too, she says, and quite affected her, quite overwhelmed her with the sense of her lowliness and the high honor his Grace had conferred in stooping to offer her his hand, when he had the proudest women in England at his feet.

"And now," said the lawyer rising, "I may tell his Grace that you will be proud to accept his offer."

Pearl rose, too, stepped to the table and picked up a bit of paper and a pencil.

"How much does he owe?" she said, chewing the rubber while she eyed the great man.

"But, my dear Miss Vial, he is a duke," protested Sir Charles. "And that little matter has been arranged by Mrs. Batigan."

"But I might like to spend my money in other ways," said Pearl.

So Sir Charles indignantly got out a notebook and gave her the figures. It was a paltry sum compared to our Wall Street fail-

ures, and he assured her that the creditors would take two shillings in the pound and be thankful for it. They seldom got more from dukes.

Pearl lighted a cigarette, and as she leaned easily against the table she watched a spire of smoke go curling away into the dark recesses of the ceiling.

"Well, Miss Vial?" said Sir Charles testily.

"I'll let you know Monday," came the quiet answer, with the quiet smile.

"But 'pon my word!" protested the great Englishman.

Pearl curled up in her chair again and began blowing smoke rings.

"He is an English duke," said Sir Charles angrily.

Pearl seemed intensely occupied watching the gray halo that was floating above her head.

"Do you realize what it means to marry a peer of England?" came again in a louder tone.

The corners of the girl's mouth turned up, just a trifle.

"Do you consider whom you are keeping waiting?" demanded the lawyer solemnly.

Pearl smiled.

That inscrutable smile proved a match for Sir Charles, and he gave up his attack, but I think he was convinced that the delay was only for the moment, and that Monday would witness the ratification of his plans. So for two days he was gloriously good-natured and overbearing, and by Monday none of us dared to raise a voice in his presence. Even Marian Speechless became as silent as the tomb. Mrs. Radigan was depressed. I have never seen her so utterly dispirited. "Oh, if we could only blow him up or something," she whispered to me after dinner on Sunday evening, when we had had an hour's discourse by Sir Charles on the unhealthy American climate and the advantages of constant drizzles.

"To-morrow," said I, "it will be over."

"Yes," said she, "thank Heaven, to-

morrow it will be over, and we shall have the dear Duke to ourselves."

And on the morrow it was over. All Mrs. Radigan's dreams were shattered. All my own fears were swept away. True to her promise, Pearl Veal gave Sir Charles her answer.

"Of course," said the great English solicitor, "I shall tell his Grace that Miss Vial loves him and accepts his generous offer."

"No," said Pearl, closing one eye and scrutinizing the figures on the paper in her hand. "Tell him that I like him, Sir Charles; tell him I am deeply grateful, but I cannot afford him."

Sir Charles took down his monocle and polished it. Then he eyed her through it very hard.

"Do you realize, Miss Weal, that you are refusing a peer of England?" he said sternly.

"But I want to get a new automobile," Pearl answered quietly.

The monocle flew fiercely to the very end

of its guard-string. It was a minute before the astonished Englishman found it again, for his hands were trembling violently as they beat the air in search of it. Finding the glass, he sat down and polished it very hard. Then, returning it to his eye, he inspected Pearl Veal from head to foot, being evidently convinced that he had to do with an insane person.

"Miss Willy," he said hoarsely, "am I to understand that you spurn the offer of my noble client, the Duke of Nocastle?"

"I simply can't afford him," Pearl answered. "Tell him I like him very much," was added sweetly.

Sir Charles arose and paced up and down the room, looking as though he might begin to roar at any moment.

"Beyond comprehension—utterly beyond it—incredible," he said. "It is the first time it has ever been done."

"And I feel so sorry for the Duke," put in Pearl sweetly. "He will have to marry Ethel Bumpschus."

This was the spark that set fire to the already overheated brain of Sir Charles Wigge. He hurried from the room and called for time-tables; he called for the Duke and his boxes, his man, and a trap to get them to the station; he forgot to say good-by to his hostess, and when at last we saw him drive away, Mrs. Radigan sank into a chair and cried feelingly: "Well, anyway, we sat on him!"

They must have gone straight to the Bumpschus house and closed the deal, for we followed them to town from Westbury, and yesterday morning we knew about the engagement. In the evening they gave it to the press with the pictures. That is why Mrs. Radigan shuddered this afternoon when I mentioned Sir Charles Wigge. She stirred her tea meditatively for a very long time. Then she exclaimed: "Well, I'm glad we did sit on them!"

She talked as though she had refused the Duke, instead of cringing for days at his solicitor's feet, but I deemed it wise to let

well enough alone, for I had not expected to find her in so amiable a mood after all her plans had been turned so topsy-turvy.

"You certainly did," said I, giving Pearl a sidelong glance, which was returned with interest.

"The idea of their wanting us to settle all the Duke's debts before the wedding even!" cried Mrs. Radigan with sudden indignation. "Then we should have had to give the Duke five million more, and Pearl was to fix the castle roofs and keep what was left."

"Naturally, I could not afford it," said Pearl smiling.

"Naturally," said Mrs. Radigan firmly. "But, my dear, we did not want to interfere with your happiness. We simply stood ready to buy the Duke if you cared to have him."

"A duke is a duke," said Pearl, "but they come very high."

"And when I think of Ethel Bumpschus," said Mrs. Radigan, holding the paper at

arm's length and staring at the photograph of the Oriental beauty, "when I think of her, with her spectacles and her charities, her aged ticket-choppers and her taffy-colored hair, I must say I feel that his Highness got the worst of the bargain."

We dine at the Bumpschus house to-morrow evening. It will be an informal affair, of course, on account of Lent, and I am looking forward with pleasure to seeing Mrs. Radigan congratulating Ethel and wishing the Duke happiness.

CHAPTER XXII

Tumbleton Tumm, the Minstrel

ETHEL BUMPSCHUS is rushing preparations for her wedding to the Duke of Nocastle, and vastly amusing we find it. The upper floors of the Bumpschus house, Pearl Veal tells me, look as though some large business enterprise were being carried on, as there is a constant coming and going of milliners, dress-makers, and tailors, hurrying the costumes for the great show; and above it all sounds the ceaseless click of Tumbleton Tumm's type-writer. Poor Tumm! He regularly writes scandal for *Town Twaddle* and has a hard time to keep that fact a secret, retain his membership in one club, look respectable and make both ends meet; so that when Mrs. Bumpschus called him in to help them it was a great boon. They should give him a fat retainer for his press-

agent work, for I must say he is doing it well, as the papers daily chronicle every act of the Duke and his fiancée. He realizes how eagerly the public devours this kind of reading-matter, and his type-writer goes all day as he prepares the feast. Interest has been aroused to a high pitch. Were it not for Tumm's pride, he would do well on the Rialto, for in some of his work he has evinced signs of positive genius. I remember when Ethel's cousin married Nothingham a furor was created by the illustrated-page articles describing her entire trousseau. We have progressed wonderfully since then, for Tumm is making that a serial story and got five columns on hosiery alone in every Sunday paper in town. This is but one of many masterly strokes.

I must say that to me there is something pathetic in the picture of this bearer of a fine old New York name, reduced to a task that cannot but be distasteful to him, for though he may have a saving gleam of humor, he cannot but feel that in every way he is the

better of his employers. But it is his father's fault. Hegerton Tumm was one of those gentlemen of the old school, a Patriarch with a house in Washington Square and all that. He never worked. He looked down on Grandfather Bumpschus, who was busy wrecking railroads and piling up other people's money. He died and left his children to social charity. I remember before I took to golf and tennis, that somewhere in the church service there was a reference to dust returning to dust. How keen those old Bible fellows were! It seems as though they must have foreseen the first Tumm crawling on his knees among the cabbages of his patch in Union Square; must have foreseen real estate rise and carry with it to power half a hundred Tumms; and, last, poor Tumbleton on his knees again, a mere retainer in the railroad house of Bumpschus.

Pearl said to-day that Tumm was the Bumpschus jester. I protested, but it was just one of those little cuts which make a woman all the more lovely to those for whom

she has only balm. I think of him, I told her, as the minstrel of the house, at his typewriter all day long, singing of its glories, of the riches of the master and the beauty of the daughter, of the greatness of her lover and of their love—for under a hundred flaring black heads the world has been told that this is a love-match. A safety match, said Pearl, blowing a smoke ring solemnly—she was evidently thinking of his Grace's debts. Singing, I went on, for I always ignore these little jibes of hers, singing and carolling of the vastness of the trousseau and the value of the presents, of the smartness of the bridesmaids and the colors of their dresses; singing of the ushers, of their waistcoats, their spats, their gloves, and boutonnières; of the music at the wedding, of the breakfast later, with its menu and its wines. Fortunate the world that every word that Tumm, the minstrel, sings is caught upon the manifold, seized by the educating press, illuminated with pen-sketch and photograph, and sent forth to be read by the millions in the

outer darkness! Fortunate, indeed, said Pearl, for she always agrees with me in the end.

Sometimes I suspect that because she can always agree with me, she declined the proffered heart and hand of his Grace, and now is perfectly contented with the humbler rôle of maid of honor at the great wedding of the season. I must confess that I was surprised that Ethel Bumpschus asked Pearl to accompany her to the altar, but then the reason was very evident when I saw the list of the wedding-party. Ethel is going in for beauty. No expense is being spared on flowers and music, and she must have been conscious of the discord created in the first bars of many a grand sweet song by a procession of exquisitely gowned ancients moving slowly down the aisle at the heels of a lovely bride. Now Ethel is not beautiful, but she will have the advantage of a veil.

Who first blessed womankind with that artful covering? This question I put to Pearl, and, of course, she did not know, but

when I said that she must wear a picture-hat at her own wedding, she smiled. She thought this some subtle flattery, though I spoke in all sincerity, having seen her that very day gowned as she will be when she follows the Duchess of Nocastle down the aisle. Ethel Bumpschus is wise. She is putting her close friends in good seats with the family while she will lead up the aisle five of the fairest of the town. Angelica Clime and Gladys Tumbleton, Clarissa Mudison and Emily Lumpley, Hebes every one, with Pearl Veal still more glorious, will turn all eyes from the tiny Duke and his towering bride. I should like to stand in a pew and watch them myself as they move down the flowery pathway, for I am still simple enough to find more charm in a lovely face than in a lovely voice or a pedigree. But I shall have to follow them, to be of the unfortunate four who risk everything to gain nothing, who win undying hatred by putting aunts with the old family servants, husbands next former wives, and mere business friends where the cousins

ought to be; that bring on themselves the ridicule of the society-writers who hover on the outskirts of the charmed circle and scoff at us because we wear pink waistcoats and white spats.

No, I do not suppose that I shall wear a pink waistcoat and white spats at my own wedding. Heaven knows I would rather choose tennis flannels, but I must follow orders for the Bumpschus nuptials, and we will do things for a duke that we would do for no other man, particularly when we contemplate spending a season in London. I do not think his Grace has any ideas even on clothes, but attribute the pink waistcoats to Ethel, and the white spats to her brother Williegilt. She wants pink waistcoats to harmonize with the bridesmaids' gowns, and Williegilt's hobby is spats. You can see him any day on the avenue displaying his feet in a new shade. Pearl says that it distracts attention from his head, but I protest against such an uncharitable view, for I must say he has been extremely square to me. The

Duke, of course, cabled for his brother, Captain Lord Algernon Fitznit, to sail for this side at once, as he is to be best man, which seems to be almost like taking part in his own funeral, he being the heir to the dukedom. As the Captain cannot get here until the day before the wedding, Williegilt is arranging for the ushers, and while Ethel is going in for beauty, he is choosing for size, to make some sort of a showing against the soldier, who is six feet four. I think Williegilt with Stuyve Mint, Tommy Clime and myself will average around six feet two, and, as I told Pearl, when we get fixed up in our uniform we should make a rather imposing showing, so I find myself looking forward to the occasion with considerable interest. It will be a real adventure, no doubt, and I am training for it—have even taken to spats, which I abhor, and have accustomed myself to walking without looking at my feet, though I am a little afraid white will rather discompose me.

Pearl declines to be excited at all, but she is an unusually quiet soul, and says she is

not going to rush herself into a decline simply because Ethel Bumpschus, a mere acquaintance, is to marry a nobleman that she could have had herself if she would have spent the money. She will go to the church and walk down the aisle and back, looking as well as she can, fight her way through the mob outside, drive to the house, sip the health of the happy pair, and go home to oblivion. Of course I am the oblivion. She must have some lingering regret for the Duke, and I cannot blame her for it. She says frankly that she would give anything to be the Dowager Duchess of Nocastle, but that title is not purchasable, so she is perfectly satisfied with her real-estate agent. Pearl has a way of saying things like that when we are walking on Madison Avenue, but even there a few people are always about, which makes it rather aggravating. And we walk on Madison Avenue a great deal now, and she seems to delight in such maddening remarks, but when we are home in the quiet of the library, when Mrs. Radigan has made

the tea and become absorbed in picture-papers, when she is in her deep chair and I in mine, close by, I try again to draw them from her, but she just smiles—blows a ring of smoke, and smiles inscrutably as she watches it float away.

CHAPTER XXIII

The Wedding of the Season

MRS. RADIGAN pulled off her gloves, tossed her hat on the drawing-room table, threw her coat at her maid, and sank into a deep chair.

"Well, thank Heaven, it is all over," she said, "that we got through it alive, and now we shall see something in the papers besides the Bumpschuses and the Nocastles and all those tiresome people."

She called for tea, and when it came Pearl Veal would have made it for her but her sister waved her away firmly.

"You must rest, my dear," she said. "Quiet your nerves with a smoke and offer up silent thanksgiving that you are living at this minute."

She seemed to think that Pearl should be

on the verge of collapse, which amused me greatly, for when I passed a cigarette to my fiancée I saw that her hand was as steady as a church with the match. Then she smiled at me and gave her head a slight inclination toward Sally.

"No one was hurt," she said. "The police arrangements were excellent, only it took so many men to get Ethel and the Duke safely into the carriage, that we were left unguarded for a moment."

"It's a wonder you were not killed," said Mrs. Radigan.

Pearl laughed. I never knew a girl so brave as she. Had she just come from a Lenten service instead of the wedding of the season she could not have been more unruffled. But Mrs. Radigan was bent on making the most of the adventure, as she does of all adventures, exaggerating, finding pleasure in dances, and getting excitement out of dinners. Her teacup was arrested in mid-air, and over its top she eyed her sister solicitously.

"Do not tell me you weren't dreadfully frightened!" she cried.

Pearl blew a smoke ring.

"No," she said, "I was not afraid. I was mad—downright mad. Just as we came out of the church the awning burst in. For the moment I was dazed, for through the rent in the canvas I could see a multitude of faces, a sea of people that stretched away from the church for blocks, in every direction, and beat against it with irresistible force. As the mounted police tried to get the Duke and Duchess out, they drove the crowd back and something had to give. Naturally, it was the awning. Angelica Clime screamed and seized me by the arm, so that I had but one hand for defence, the one in which I was carrying my roses. A large fat woman with blond hair came first. I really don't think she meant to be rude but was just pushed through the hole, and, being through, wanted to know what our dresses were made of, so gave a grab for my gown to feel the material, and without thinking, I brought my roses down over

her head—quite unintentionally—and her bonnet was knocked askew. She jumped back and fell, and those behind her, unable to stop themselves, piled over her."

"It must have been dreadful!" said Mrs. Radigan. "We could hear the shouts inside the church and thought you had all been massacred."

"And so the churchful of people came hurrying out, pinning us between two mobs," said Pearl. "It looked for a moment as though we should be crushed, torn in pieces and carried off in bits as souvenirs; but, fortunately, Williegilt Bumpschus knew what he was about when he chose giants for ushers, for when they saw our peril, they charged down the awning, swept the crowd out through the hole, and were able to keep them at bay till the police had got the Duke's carriage free, and came to our aid."

"Was anyone hurt?" I asked, for, though I had been in the thick of the adventure, my attention had been held by the delicate task of protecting the imperilled bridesmaids

without being rude to any of the attacking party.

"We got off very well," Pearl laughed. "I saw a red-haired woman go away waving my roses, and Gladys Tumbleton was almost dragged into the mob at the end of a long strip of trimming that someone had secured as a prize, but, fortunately, Stuyve Mint had presence of mind enough to cut her free. It really was not half as bad as some other weddings, but I suppose the papers will call it a riot—they always exaggerate things so—yet, as a matter of fact, it was all over in a minute; the police got the crowd under control, and we were able to get away."

"But the Duke—the poor, dear little Duke!" cried Mrs. Radigan. "He must have been terribly frightened."

"On the contrary," said I, "he told me emphatically that it was jolly."

"As he says about everything," said Mrs. Radigan. "But I noticed him particularly at the house. He looked terribly decomposed."

Pearl Veal turned her head slowly and gazed at her sister, then glanced at me out of the corner of one of those glorious eyes of hers. Her mouth twitched and from those pouted lips a thin spire of smoke arose heavenward. The cigarette was poised in mid-air; she flicked the ashes from it with that fine little finger of hers and was about to take another puff when, by a sudden impulse, she tossed it away and, arising, came to my chair and seated herself on the arm in an attitude so half-caressing, so unusual for her, that Sally Radigan put down her cup and stared at her in amazement. For myself, I was astounded, but I yielded not an inch. And they say in our set that Pearl Veal is cold; that she is vapid, and has neither heart nor brains; that she is beautiful in her way, but knows it and poses; that she smiles on the men and then mulcts them at bridge; that I am marrying her for money, and why she is marrying me is a mystery! It is a mystery—this last—and to none more than to me. I find it hard to convince myself that it is not all a dream,

and when she sat on the arm of my chair, when I felt her hand on my shoulder, and saw her stick out her little foot beside mine, inspecting them as though to see which was the larger—when all this happened at once, this perfect avalanche of good things, I gasped and stared up at her, as astounded as Sally Radigan.

"The Duke was decomposed—greatly decomposed," said Mrs. Radigan, when she had regained her own composure.

"He is always that way," said Pearl, "and yet you wanted me to marry him."

I saw it then. We were facing the masterful Mrs. Radigan together, defying her.

"I told you a hundred times," said she, waving the tea aside and settling herself back in her chair to tell it all again, "that I simply thought it would be best for you, because——"

"Because I would be happier," said Pearl laughing.

"No," said Mrs. Radigan. "But it is much more interesting to be an unhappy

duchess than a happy common person. Think of the children alone. It must be lovely to have your picture taken holding Lord Algernon Percy Montmorency Fitznit and all that in one hand, and Lady Angeline Mary Maria Fitznit in the other—sounds much better than when Mrs. John Jones is seen with just Jim and Kate. A duke is a duke, Pearl, and even if he is a jibbering idiot, he takes precedence over a mere genius all over the world, even in our common democratic America. Now, if you had married Lord Nocastle——"

Poor Pearl! She had already talked a great deal for her and was not disposed to argue with her worldly wise sister, which nettled Mrs. Radigan, who likes to be contradicted if it will give her the opportunity to drive home another point. As she went on and met only a smiling acquiescence to everything she said, or now and then a monosyllabic remark, or a puff of smoke, she became disconcerted and at last angry, as angry as she can become, for at heart she is a good soul.

"Well?" she demanded at last.

"Well?" said Pearl, blowing a ring.

"Don't you think I am right?"

"Certainly," replied Pearl, shifting over on the arm of my chair till she leaned quite heavily on me, quite delightfully so, but I manfully refused to budge an inch.

At that Mrs. Radigan arose.

"You are terribly exasperating," she said, flaunting toward the door.

But she paused there and stood framed in the heavy portières gazing at us. And we gazed back defiantly.

"You must admit that it was a lovely wedding, except for the bride and groom," she said a little more softly.

"Certainly," Pearl answered smiling. "It cost them thousands."

"But we could have done it much better, Pearl," Mrs. Radigan went on, now in quite a gentle tone. "I hated so to see you only maid of honor at the wedding of so great a man as the Duke of Nocastle. It seemed to me as though Ethel Bumpschus were taking

you up the aisle at her chariot-wheels. And you looked so lovely."

"Certainly," said Pearl. "How could I help it?"

Thereupon I grew bold and said something that Mrs. Radigan did not hear. Pearl laughed and Mrs. Radigan did not understand.

"It was funny," she said. "I really almost laughed myself. And all the rest was so lovely that it did seem a pity that Ethel Bumpschus and that little Duke had to come in and spoil it. Did you notice them at the chancel? Everything was perfect; the Bishop of New York and the Bishop of Long Island and the other clergymen did look so smart in their vestments, and that Captain Lord Algernon is a magnificent man, like all heirs presumptious, and the bridesmaids were exquisite, Pearl, exquisite; and I have never seen such ushers, except those white spats did make their feet more attractive than their faces; but, 'pon my word, when I saw the Duke kneeling beside Ethel and just reaching

her shoulders, I thought I should collapse. Do you suppose he said anything during the ceremony?"

"I think," said Pearl, "I think, but I wouldn't swear to it, of course, that when the Bishop asked if he took Ethel he said it would be jolly."

"Poor little fellow," said Mrs. Radigan. "He looked so good and kind and harmless when he came down the aisle on Ethel's arm that I really pitied him. Afterward at the breakfast I told Sir Charles Wigge how much sympathy I felt for his Grace, and he polished up his monocle and inspected me. 'Mrs. Jornigan,' he said—I think that is what he called me—'the Duchess of Nocastle is one of the loveliest women I have ever known. You must remember, when you speak of her, that she is an English peeress.' But still, Pearl, I could not help thinking how much better it would have looked if the Duke had died and Captain Lord Fitznit had succeeded him and you had taken him, and he had put on his Guards uniform, and you had the

same bridesmaids and ushers, and the two of you——"

Pearl Veal has been simply astounding me of late. Suddenly she leaned over, and for an instant I thought her cigarette was going to burn my nose, but she remembered it.

"Well, Pearl, you are an idiot!" cried Mrs. Radigan. But as she closed the portières and disappeared, we did not heed her taunts.

Now I do not agree with Sally Radigan that the Duke and his bride spoiled the wedding. She exaggerates. Ethel was partly protected by her veil and really was quite presentable. Of course the Duke's head could only reach her shoulder, but as he kept on his toes and she stooped, they did not really appear so badly. And everything else was perfect. I have never seen a more expensive nor a smarter affair. St. Edward's was simply lined with flowers. The music was perfect, Roardika, Furioso, and the Skimphony Orchestra making it really the

concert of the year. The pink waistcoats and white spats were a great success, and everybody said that Williegilt Bumpschus had an eye for beauty when he arranged the ushers. We made very few mistakes too. Tommy Clime did fix Archibald Killing in the same pew as Mr. and Mrs. Harry Stutter, which made a commotion in that part of the church, as Mrs. Stutter was once Mrs. Killing. Stuyve Mint, who is near-sighted, mistook the old family nurse for Mrs. Bumpschus and led her up the aisle with a grand flourish and put her in the seat of honor; but Williegilt managed to get her out just as I came up with the real mother of the Duchess-elect. So, on the whole, there was hardly a hitch. And it was worth going a long way to see those bridesmaids; worth going early and sitting through an hour of music; worth the long wait afterward for your carriage, with all the attendant perils of such a crowd as filled the streets. Visions in pink those girls were, stepping airily down a rosy pathway. Angelica Clime with Gladys Tumbleton, Clar-

issa Mudison with Emily Lumpley, Hebes all. And then Pearl Veal!

We talk of the daughters of a hundred earls. I have seen them, too. God save me from them! Give me this daughter of Kansas City, whose blood runs red. No proud anæmia pales her cheek. She can boast a family as old as the Fitznits, a hundred generations of men and women, rugged folk with good digestions and little else. They left her no crest. She had to adopt one. But from them came the most perfect face and form in all the town—the red-gold hair that frames that perfect face; the round, dimpled cheeks from which the color never goes, but plays now deeper, now softer, like the sunlight on the clouds; those glorious blue eyes with the quiet gleam lurking in their depths; that mouth that says so little in words and yet speaks volumes; the foot, the hand—they would seem the heritage of the storied daughters of the storied nobles. She glided down the aisle that day, so quietly proud, so proudly quiet, that I doubt if in

all that church, filled to suffocation with the smartest of the town, there came to one soul the thought that her grandfather was— But why think of it? As Mrs. Radigan says, money covers a multitude of ancestors.

CHAPTER XXIV

Mrs. Radigan Being Smart, Becomes Clever

ONE week more and I shall be married. It used to be said that there were three great events in a woman's life—birth, marriage, and death—and I take it that the same is true of man. But under our improved social system we are not quite so restricted. As Mrs. Radigan remarked the other afternoon, there are now a number of great events—birth, marriages, and death—but I fear she becomes more cynical as she grows smarter. I will not take such a view, and when she expressed it, I put down my foot hard, and looking fiercely at Pearl Veal, said that I wanted it understood then and there that after next Tuesday she had nothing to look forward to but death. She was very good about it, and smilingly replied that she agreed with me

very thoroughly. Pearl is so different from her sister. Mrs. Radigan has become very broad and says that nothing keeps her with John but her affection for him, and his dog-like admiration for her. She has become brilliant and is writing a book, a satire on society, I believe, so has begun to surround herself with what she calls clever people, whom she patronizes. He has not changed. He knows nothing of "atmosphere" or of "color," has no imagination, and cannot rise above stocks, carbureters, and glanders. His wife loves him, but pities him. She says that their tastes are utterly different, that he is dull and worldly, and thinks this beautiful earth of ours nothing more than a mint, and life simply a job. He yawns when she talks to him about the "soul" and the "music of things," so they never have common ground to meet on except when they go over the household-bills.

Now with Captain Lord Algernon Fitznit it is different. It was different, we remember, with Mr. Mudison. He came into our lives

as Mrs. Radigan was growing smart, and naturally she found the *premiere danseur* of the cotillons, the member of seven clubs, the polo player with nine handicap a more congenial companion than John, who hopped when he danced and was just learning to take a fence and handle a mallet. Poor John! At the risk of life and limb, he became a thorough sport to please his wife, and then found that, having established herself as smart, she was looking on life with a cynical eye and becoming clever. Lord Algernon is clever, she says. He has been spending a week with us at the Westbury place, and will be here until after the wedding. Mrs. Radigan laid hands on him at the Bumpschus breakfast and simply would not let him go back to England until he had given us some of his valuable time, so down he came, with all his six feet four, his sad, drooping mustache, his monocle, and his "Aw." He is to sail in a few weeks with the Duke and Duchess of Nocastle, and the bull pups, who are now South on their wedding-trip.

Pearl Veal said that we shall be having the Colossus of Rhodes down next, but I cannot see that Lord Algernon bothers her very much, as her sister hardly lets him out of her sight, though at various times she has had a lot of people to meet him. One of the first was Carrie de Bowler, the actress, who goes everywhere now. Pearl argues that she is really not an actress, but is simply a star, and is received because she is beautiful and has good manners. Mrs. Radigan has been very kind to Miss de Bowler this winter, and when she found out that Lord Algernon had once married a dancer, but that it had been broken off by the family, she immediately concluded that he liked clever people, and asked the lovely Carrie for a week-end, with Hetherington Hopper, who writes nonsense novels. I cannot understand where she conceived the idea that the English giant was intellectual. Of course his predilection for the stage is well known, in London it is a common scandal, but on my fishing expeditions into his brains I have hooked up only a few facts relating to

dogs and horses, and two anecdotes from the *Sporting Times*. But he is as good-natured as he is big. He listens well on any subject. Give him a comfortable chair, a cigar, a Scotch-and-soda, and he seems to enjoy Mrs. Radigan's views on the futility of life and the saving power of art just as well as Radigan's discourses on gasoline cars and stocks. Now when Mrs. Radigan reads scenes from her novel to her husband he dozes off to sleep and dreams of stocks and horses, so that when she pauses at the end of a thrilling climax, to hear him snoring gently, she is rightly indignant. But Lord Algernon seems to sleep with his eyes open, and every now and then he says " Aw " or " Jolly " or " Clever —very clever," and sips his Scotch. So Mrs. Radigan feels that their tastes are the same.

The other afternoon we were in the library having tea, after our return from the Fishing Club. Hetherington and Carrie had left the trap and were walking home, so there were six of us—Pearl Veal and I sitting by

the library window watching the sun set, Radigan studying the stock quotations in the afternoon paper, Mignonette Klapper playing a new game of solitaire, and Mrs. Radigan reading to the soldier, the soldier drinking Scotch and smoking.

"You see how I am developing the heroine, my Lord," we heard her say, laying aside her manuscript. "Of course Caroline, being enormously rich, suspects unjustly that the men who flock about her care only for her money. Her money is her curse, which brings us back to the great principle of compensation in life. For instance, John has had to give up raw onions, of which he used to be passionately fond. So Caroline has everything in the world but love, while Alonzo, the poor artist, who goes every morning to the park just to see her walk by, loves her for herself, knows nothing of her wealth, and yet they are divided by a wide gulf. Our silly conventions require that they must not speak, and yet she rides by daily and sees him standing by the reservoir in an attitude of adora-

tion and she yearns for him, but how are they to be introduced? Of course, as I go on, I shall develop Alonzo."

"Clever, very clever," interrupted his Lordship. "But Mrs. Radigan, tell me, what do you do about the spelling?"

"That, of course," replied Mrs. Radigan sagely, "is the most difficult part of literary work, for I have tried using a dictionary and know what it means. Now I let my secretary do it. I just go kind of sketching along the ideas and she puts them together, and very well, too, Hethy Hopper says. Hethy says, too, that if I sign my name the book will be a success, anyway, because I am well known, to start with. But I've a better idea than that—have it look as though John and I collaborated—is that the word? There is something so delightful in the picture of a husband and wife writing a book together, and think of the interest that would be aroused by the announcement of 'The Calf Worshippers,' by John and Sally Radigan."

Radigan's paper rattled to the floor and

he sat bolt upright in his chair, staring at his wife.

"Clever—very clever," cried Lord Algernon, pulling at his long, blond mustache.

Radigan's voice trembled a little. "My dear," he said, "it is kind of you to want to share your glory with me, but I would not think of it. A man can have a clever wife, but the minute he becomes clever himself he is lost. Remember, my name is up for membership in the Cholmondeley Club."

"Nonsense," said Mrs. Radigan firmly. "It would silence all those silly stories in *Town Twaddle* if people thought we had written a novel together."

"But think of my having to go on the Stock Exchange after the book was published," pleaded Radigan.

"You are afraid of yourself, John," replied his wife kindly. "You do not realize that now you are smart enough and rich enough to be a fool without hurting your position in the world. Hethy Hopper thinks the book will be very clever, and by

getting it out under both our names we will demonstrate to the world how versified, I mean volatile, we are."

"Clever—awfully clever," said Lord Algernon rising and wandering, apparently aimlessly, to the table, where Mignonette Klapper was knitting her brow over a puzzle of cards.

"Sally is clever," said Pearl Veal quietly to me. "What a woman she is! She has been poor and rich. She was common and became a Knickerbocker and then smart. Now she is clever, and when she wearies of that she will settle down and be good. She thinks she has never been good, and it would hurt her dreadfully to be disillusioned."

A spindly French chair creaked as the Guardsman sat down beside Mignonette.

"Captain, you have not heard all of the chapter," cried Mrs. Radigan sweetly from the divan, where she sat enthroned amid cushions.

The Guardsman was strangely deaf. He seemed to become strangely talkative, too,

for we heard Mignonette laugh and say, "Oh, your Lordship is too flattering." He did say "Aw," but he added something to it, very much to it, indeed, and when he had finished I noticed that she was blushing delightfully and smiling. Poor Mrs. Radigan! The soldier's broad back was toward her, but she could see the two heads together and hear Miss Klapper's musical laugh and the Englishman's joyous "Aw." For a moment she stared at them in amazement; then gathered up the scattered pages of "The Calf Worshippers," arose and exclaimed, "Come girls, it's high time to dress for dinner. I see Carrie and Hethy just coming in."

"Jolly girl, Miss Klapper?" said Lord Algernon to me as we were going upstairs together toward the bachelor quarter of the house.

"From the West," said I.

"Are all your Western girls beautiful?" inquired he gravely.

"All that are asked to visit in the East

are," I answered. "Or else rich. The others marry at home."

"Miss Klapper is, of course, rich?" said his Lordship in an offhand way as he polished his monocle.

"Milwaukee," said I. "Klapper's Extra Pale."

"Aw," said he cheerfully.

"But she has no family." I thought it best just to tell him that.

"Family?" said he in a puzzled way. "Do you have them in America?"

"One or two," said I. "But they are nearly all buried now."

The Guardsman paused at his own door.

"She is certainly stunning," he mused. "Lovely face; charming figure; eyes fairly crackle; and clever, very clever. You say she comes from Klapper's Extra Pale? Aw."

He softly closed the door.

I saw then that Mrs. Radigan was right. Captain Lord Algernon Fitznit is clever, but in the English way. All those hours when

he seemed to be listening attentively to ideas on life and art he was really taking stock of Miss Klapper and making an eye at her through his monocle. And all those hours when she was sitting alone with her cards, demurely, as became a girl just out of school, knitting her pretty brow over the puzzle they presented, she had been conscious of it, charmingly conscious, and had kept her dark eyes intent on the knaves in the pack—except now and then.

Mignonette has just been finished. They finish them well, nowadays, in our schools; polish them up so not a rough spot shows. She had "gentlemen friends" a few years ago. Now she is somewhat wiser. But in New York she can boast only a few acquaintances, and those on Riverside Drive, in Harlem, and in Brooklyn. Therefore, says Mrs. Radigan, she is a person you ought not to know; in herself she may not be objectionable, but when we take people up we should not look at them so critically as at their friends, who number more, and may try to

come into our lives in hordes. But Pearl Veal has stood by Mignonette. They went to school together, and though she has a trained laugh and a finished smile, and all those other accomplishments that girls learn at school to unfit them for good society, she is Pearl's oldest friend and will attend her at her wedding, attend her alone. Announcing that, Pearl's foot went down and Mrs. Radigan gasped, for she had already intimated to Marie Antoinette Williegilt, Marian Speechless, and one or two other young women one should know, that they would be called on to be bridesmaids. Beaten there, Mrs. Radigan sought consolation in Lord Algernon. And as now that gallant Guardsman is making an eye through his monocle at the person one ought not to know, it looks as though Mrs. Radigan will have to console herself with Green of my old boarding-house, who comes down tomorrow and is to be my best man. Green is my oldest friend, but I must confess I am nervous about him. In all probability this is

the first week-end he ever spent, and he is likely to appear at Westbury in a topper and frock-coat, and it is two to one that he will talk about the latest "show," and festoon a watch-chain across his dress waistcoat. But I have known him for years, while with Williegilt Bumpschus, who was pressed on me by Mrs. Radigan, I have only a passing acquaintance.

CHAPTER XXV

Pearl Veal and I

PEARL'S new car is a wonder. It picked us up last Tuesday at the Westbury house, gathered us in with a shower of rice and old shoes. With a fiendish roar it started, but all the devils went out of it with a siss and a bang, and by the time we had swung through the gate it was going sweetly and swiftly, so softly that we seemed to be borne on the wind that swept over the plain, so quickly that, did the road hold straight and hard and smooth, we could circle the world in a day. How we flew! Constables shouted from the fences, but we outsped the sound of their voices. Horses shied into ditches, and drivers called down maledictions; but when Pearl Veal is abroad in her car you hear just the rustle of the angels' wings and

see nothing. At Jamaica a mounted policeman thought that he saw something, put spurs to his steed, came clattering down the road in chase, yelling fiercely, and the answer was a wild scream of the horn as we shot around a corner and knew him no more. She cut across three funerals just to show that she was not superstitious, then almost cost us all our lives to save a dog from being flattened under the wheels.

"Madam," said Gascan, the chauffeur, with a tremble even in his voice, "they will catch us at the ferry."

"We will go by the bridge, then," was the quiet answer. "It will take but a few minutes longer."

So by the bridge we came, losing ourselves in the mazes of the East Side and ending forever all chances of pursuit; turning at last sedately into the avenue and picking our way uptown through the crush of carriages that block the way on a bright spring afternoon.

"Why, we have been over an hour from

Westbury," she said, glancing at the clock on the Brick Church tower.

That is the way we have been travelling for a week—flying. Sometimes Gascan, the silent, takes the wheel, and we roll easily along at legal speed, not at all to keep within the absurd law, but to quiet our nerves with a smoke, to rest our eyes on the blue sky and the stately clouds, and our ears with the music of the wood and meadow. Then Pearl will take command, Pearl, all goggled and armored, all enwrapped in dust cloth and ashes till she would seem an animated mummy instead of the fairest girl in town. With her eyes intent on the road, intent on the spot a mile ahead where we are to be an instant later, and mine intent on her as she sits beside me, strong, alert, resourceful, we go at top speed, a mad pace, for miles and miles and miles, running away from the law and the world. We forget them all, all the Mints and Bumpschuses, the Wherrys and Lites, the Nocastles and Nothinghams, all the smart folk and noble folk with whom God and Mrs.

Radigan have seen fit to cast our lot in the past few years. Sometimes we forget even John and Sally, but that is only in the excitement of the road when we are hurling ourselves over hill and valley. When evening comes and Gascan has unloaded the car, and dinner comes, and Pearl and I sit over coffee and a cigarette, she will blow a smoke ring and say, as she watches it rise into the darkness: "I wonder what Sally is doing now."

"Reading her novel to Lord Algernon Fitznit," I will venture.

"Or to Green," Pearl will say with a quiet smile.

"Or preparing for Newport," I will suggest.

"And planning the donkey-dinner," Pearl will laugh.

"She was to give a fair for the hospital, you may remember," I say, "and she told me distinctly that she proposed to spend almost all her time in church-work."

"After the racing season," Pearl explains.

"You know she has started a stable with Constance Wherry, and promises to give to the church all she makes in the ring."

"Their colors?" I inquire.

"Gold," Pearl answers; "all gold with narrow silver hoops—and the horses entered by 'Mr. Nagidar,' the new firm's name and 'Radigan' backward."

Then I will raise my glass and clink it gently over the table with Pearl's. "To Mr. Nagidar, success," I say.

A sip. Up go the glasses again, and I suggest: "To Mrs. Radigan—yesterday in Kansas City, to-day the smartest woman in town, to-morrow the patron saint of Society."

"But Sally was never so enthusiastic over you," Pearl says, resting her chin on her clinched fists as she leans on the table and smiles at me. "Remember Plumstone Smith and the Duke of Nocastle—even Captain Lord Algernon Fitznit."

"I prefer to forget them," I exclaim, "and will remember only that but for Mrs.

Radigan I should never have met Pearl Veal!"

"Ve-al," Pearl corrects me laughingly. "Thank Heaven, I have at last got rid of that dreadful name. People simply would not help me out with the French pronunciation."

"Names are made in heaven—like marriages," I aver, lighting a cigar.

"The same insight into human needs is shown in both cases," Pearl declares. "But, anyway, I could change mine."

"And, thank Heaven, not to Smith nor to Fitznit," I murmur devoutly.

"Thank Heaven," says she. And she raises her glass and murmurs softly, "To Us!"

Then we forget the Radigans again, the Mints and the Bumpschuses, the Nocastles and the Fitznits, and all those tiresome folk. Sometimes letters follow us, and when they start in time and follow fast they catch us and for a while drag us back again to home and friends. To-day we had quite a

batch of them, mostly from Mrs. Radigan, with one from Mignonette Klapper announcing her engagement to Captain Lord Algernon Fitznit, and a marked paper containing a picture of the Guardsman and his fiancée, and telling all about the romance that began at the Long Island house. I must confess I can see nothing romantic in the match, for the giant soldier seemed to have too plain sailing; did nothing, just eyed Mignonette through his monocle while Mrs. Radigan read to him, as he smoked and sipped Scotch, and the girl played solitaire so innocently. Then he proposed and she took him, and that is the end of it. I suppose they arranged it the day of our wedding, for he was to leave Westbury next morning and she to start that night for her Milwaukee home. But she stayed over, announced the engagement at breakfast, and took him West to show to the family.

"Her conduct was horrid," wrote Mrs. Radigan to Pearl. "It makes my blood boil to think that all those hours when I was read-

ing my novel to him, he was flirting with that little minx. I told you from the first that this is what you might expect if you persisted in your friendships with people you ought not to know. Now she will go to London and, with her money and his family, will be in the thick of the Court set and in prime shape to snub me back if I do not cringe. Her conduct the day of the wedding was dreadful, though I suppose you were too busy to notice it. She kept him trailing after her all day long, when he should have been attentive to Marian Speechless and Clarissa Mudison and Gladys Tumbleton, and all those nice girls who have been so kind to him since he came over. He simply ignored them and followed her around wherever she went, like a little dog, and after you had gone away in the car the two of them slipped out for a long walk and never got back till nearly dinner-time. The first I heard of the engagement was late in the evening, when, thinking no one was there, I happened to look into the library."

"Poor Sally!" said Pearl as she laid down the letter. "She will never forgive me for having a quiet wedding."

"A quiet wedding!" I cried. "What is a quiet wedding?"

My mind, of course, went back to the dreadful day—or three days, for the trouble began on Saturday—when the house filled with people and there was no rest till that afternoon, when we jumped into the car amid a shower of rubbish and flew away. There was all the worry about Green, enough to break down any man, particularly as there was no need of it, after all. He is my oldest friend, so I did want him to stand by me at that trying time, but, of course, he knows only queer people and I was sure he would behave like a fish out of water. But Green proved wonderful. He has picked up a lot of things in the past year, has quite changed his style of dressing, and as he is a handsome fellow, he got along splendidly with everybody, told some new stories, cleaned up considerable at bridge, beat Radi-

gan at billiards, and killed a long Sunday evening for us with an improvised musicale, in which he and Miss Klapper did everything, except that Lord Algernon sang a drinking-song. The Count and Countess Poglioso Spinnigini invited him to visit them in Italy when they return there ten years hence; Marian Speechless got him promised for a week-end in June; Stuyve Mint asked him to go out to the races on their coach next week, and as for Mrs. Radigan, I heard her distinctly introduce him to Mrs. Hegerton Humming as the "most brilliant man I know."

Pearl looked up from another letter: "Sally writes that she has asked 'that lovely Mr. Green' to Newport in August," she said, handing the note across the table for my inspection.

So I pinched myself to make sure that it was I, as I have pinched myself a dozen times in the past week when my mind has gone back to the old days in the boarding-house and to that dreadful real-estate time.

And here is Green, my friend Green, yesterday in a hall bedroom, to-day spending week-ends, to-morrow being toted around Newport as the most "brilliant man Mrs. Radigan knows," which can only mean the most brilliant in all the town. Green was splendid. Even she approved of him, and there were few things about that wedding which did meet her approbation.

I cannot see why Mrs. Radigan was disappointed, except that the Bumpschus-Nocastle affair overshadowed it, as it did all other of the season's functions. It was small. They say it was quiet. It certainly was smart, for, except for Miss Klapper and Green, only those worth knowing were asked, some four hundred all told, of whom perhaps a half came down on a special train, and it took every trap in the neighborhood to get them over to the house. Well could Mrs. Radigan view with pride that assemblage beneath her roof, when the orchestra struck up the wedding-march and Radigan led Pearl Veal through that splendid company, down the

aisle they had formed to the rosy bower where stood two bishops and a half-dozen other of the clergy, where I stood with Green. Mint and Bumpschus, Williegilt and Wherry, Hegerton and Humming—every great name in the city was there. Every railroad had sent its representative; every street-car line and bank; every race-track and towing company—even some medicines and breakfast-foods. These were the proudest of the city. These were the great folk of the land. Yesterday none knew her. Yesterday some snubbed her. To-day they journey miles to see her sister married, not because they are very interested, but because she is a power and it is well to be there; they call her Sally and her husband Jack; they throw rice at her sister and old shoes at me in an outburst of affection. Is it a wonder that I pinch myself to make sure that it is I?

And of the future, what? Shall we climb higher or shall we fall? Higher we cannot climb, but of a fall I have little fear, while the money lasts. To-morrow the Radigans

will be old and conservative, and Sally will be content with four houses and one small dance a year, will honor her friends with a card handed in by the footman, will head the list of patronesses of all charities, and spend Lent in a retreat. New Radigans will rise, Radigans with more money and more brains and more push. For the Radigans of to-day are the Bumpschuses of to-morrow and the Van Rundouns of the day after. Then they disappear in the great human sea of those who are not worth knowing.

CHAPTER XXVI

In which Mr. Mudison in His Memoirs Gives Us Some Insight into Mrs. Radigan's Shattered Romance

My own story lies unfolded in my fragmentary record. As I glance back over my pages so leisurely scribbled it seems as though the great events of my life had been squeezed into two years. A man's romance ends when he is married—generally. After that he may be happy, but existence is humdrum. I am floating on placid waters, flowing gently, carrying me easily along, sometimes into the shadow of rugged, threatening shores, but always out again into the delicious calm and sunshine. Some day, weary even of the little paddling, I shall sink. That will complete my history, but others must record it. For myself and of myself I shall write no more.

Into my pages, however, there have come others whose lives I should like to follow. Pearl says that, written, they would make dull reading. Possibly. Still it would seem that were Marian Speechless to disclose the inwardness of her intrigue to capture Williegilt Bumpschus and his millions we should have a narrative full of humor and pathos. We shall never know that story, even if it reaches a happy conclusion, for it will be told to the world in a notice of an engagement and a few newspaper paragraphs concerning the wedding. Gay Cecil Hash is an ideal hero, and his affair with the lovely Sunday-school teacher, his reform, his marriage, and withdrawal from wordly gayety would delight the most romantic reader. That book is closed. So with scores of others. But in one thing I feel that I have been fortunate—Mr. Mudison's memoirs have been rescued from oblivion. Aside from their interest as the story of a famous man and their historical value, I find that they round out my own pages, clearing up many

points left obscure by my limited range of observation. His name occurs frequently in the notes made during the summer following my wedding, most conspicuously in August, when Mrs. Radigan, in a letter to Pearl, tells how she has refused him positively for the sixth and last time, for the simple reason that she still loves John devotedly. Then Mr. Mudison for a while disappears from our life, and though through the fall and winter I heard many rumors concerning him, I did not get at the truth until I undertook for him the task of editing his memoirs.

A glance at the *Social Register* gives at once an idea of the importance of my friend. After his name we find these extremely smart hieroglyphics: T., C., Cm., P., Wh., B., H., Ex., Sr., Sm., H. '90. This, of course, as everyone knows, means that his clubs are the Ticktock, the Cholmondeley, the Cosmopolitan, the Ping-pong, the Westbury Hunt, the Boxing, the Horseback, and the Exudo. Besides, he is a member of the Sons of the Re-

bellion and the Society of the Mexican War, while the last abbreviation stamps him a man of Harvard education. So Mudison is worth knowing. The greatest figures in the financial world, the political powers of the country, the artistic and literary celebrities, deem it a matter of pride to be seen in his company, for he is what so many millions strive to be and only a few hundred are—he is tremendously smart. I do not use the word in its vulgar sense. Mudison does not know a Greek root from an X-ray, but his family has been prominent in New York for fifty years, and its founder, the sheriff of the name, left a fortune that, though divided and subdivided, suffices to keep my friend in clothes and clubs.

The memoirs of such a man are of immense value, as they give to posterity an intimate picture of the life of his day, which, after all, is vastly more important than accounts of battles and Presidential elections. But I do not for an instant suppose that Mr. Mudison, in those hours between his morn-

ing coffee and his breakfast at the Ping-pong Club, when he scribbled his fragmentary accounts of his adventures, had any idea that he was rendering a service to future generations. He was simply killing time. In truth, there is much in his notes that is trivial, even much that might be called worthless. But there is a great deal that will be of immense interest, dealing as it does with some of the most important social events of the day. A part of this it has been my good fortune to gather together in more lasting form than his scattered pages, and with a few corrections in spelling and grammar it has been prepared for future study.

* * * * * * *

I am just back from a most charming week-end at R. Timpleton Duff's in Westchester, and, upon my word, I do not know whether I am glad or sorry that I went. My appetite this morning was completely satiated with half a roll and a cup of coffee, so I think that instead of going to the club I shall take a stroll in the park and ponder it all over.

Confound women, anyway! A man should never let himself be caught straying from within call of the avenue. There only is he safe. You meet women in town, but you never get to know them. It is on these infernal house-parties that they depend. There it is that they get you off in a corner and talk to you about your hopes and ambitions, discover that they agree with you exactly on the latest plays and novels, reveal to you their own unhappiness and their belief in the hollowness of life as it is at present. It always takes me a week to recover my appetite after a house-party, and I vow that each one will be my last. But Mrs. Duff is artful. She knows me of old. She never writes, lest she give me an opportunity to think up an excuse. She calls me on the 'phone, and asks if I have anything to do to-morrow, and being taken by surprise and fearing to betray myself by a quaver in my voice, I stupidly say no. There I am caught! A few hours later down she comes in a car, and I am whirled away at a forty-mile-an-

hour clip to Restabit— I think that is the name of their place.

As is usual when you go by car and your luggage by rail, my bag did not arrive in time for dinner, and I had to array myself in one of Timpleton's old suits, which fit so abominably that Mrs. Underbunk, evidently thinking me a servant, swept proudly by when we met in the hall. This, of course, made a huge joke when I followed her into the drawing-room and was formally presented.

A charming woman! She might be twenty-five; she might be fifty. Yet there is no evidence of art about her. She is a simple little thing, with bright eyes, and a figure that she sets off very well in a black gown all shimmery with spangles, and a snappy little waist with narrow ribbons for sleeves. She let me drape over her shoulders a gauzy network shawl to keep off the cold, and then tucked her arm snugly under mine and was led in to dinner. My hostess was at my left, and she whispered to me that Gladys, as she called

her, had been the wife of Joshua Underbunk, who has since married Amy Lightly, the prima donna of the "Whoop-de-doodle" company. Mrs. Duff said it was awfully sad, but, glancing at my companion, I confess I could not see but that she was bearing up well. She was talking gayly to the literary fellow on her right. The Duffs, you see, have a penchant for queer people. The Tommy Tattlers, of course, are nice, as are Harry Pumley and Sally Bilberry, but where they ever raked up that Miss Sapper, the artist, and Julius Hogginson Fairfield, is beyond me. Mrs. Duff told me over oysters that Fairfield was awfully clever, and had written "The Smash," the heaviest-selling novel of the day. He had been taken up by the Twitters, who rather pride themselves on not being exclusive. I have no personal objection to literary people and their kind, but it is so seldom that they know anything. Fairfield, for instance, did not understand that he was to talk half the time to Mrs. Tommy Tattler, and give me a chance with Mrs. Un-

derbunk. Instead, he took up her entire dinner, telling her how he happened to write "The Smash," and what a poor book it really was, and how the public had greatly over-estimated its literary worth. Once I began to give her my famous story of the Irishman in the diving-bell, and he had to break in and engage her eyes, her smile, and all her attention, leaving me to discuss stocks with Harry Pumley, across Mrs. Duff.

My revenge and my chance came later in the evening, when we sat down to bridge, and Fairfield by a strange fate cut Mrs. Underbunk for a partner, against myself and Sally Bilberry, who depends on cards for her clothes. Mrs. Underbunk announced that she never played for money, which I admire immensely in her, for I don't think that women who are living on alimony should gamble. Julius Hogginson Fairfield gallantly said that he would carry her, and asked how she discarded. She did not know. I saw him flush, and his hand trembled as he led. But to me his partner was tremendously pretty

and ingenuous in her game. It was delightful the way she protested after she had revoked and Miss Bilberry sternly claimed three tricks. Her apologies were charming after we had doubled Fairfield's no-trump make and she had doubled back, allowing us to run up a score of 288 points. At the end of two rubbers the author looked very warm. His collar and shirt-front had wilted completely. Having shared with Sally Bilberry a considerable part of the royalties from "The Smash," I was lucky enough to cut out with Mrs. Underbunk to let in Mrs. Duff and Pumley.

When, an hour later, they called to us in our secluded corner of the library that it was our turn to take a hand, the dear woman replied that she had a headache and really did not care to play, and I, for my part, vowed that bridge bored me to death. So we talked on. I must say that I was at my best. She was tremendously interested in everything, and seemed to enjoy having me explain how we bought stock on margins, and hearing

about the time I was arrested for over-speeding my car, and of the coup I made at the Brooklyn Handicap last year. We got on tremendously. At first we thought it strange that we had not met before, as her former husband and I belong to the same clubs, but then she has been living abroad and has but lately returned. Curiously enough, we found that we had the same tastes in everything. She is devoted to riding and motoring and yachting. She is fond of the theatre, and abhors German opera. She loves literature, and was delighted when I promised to send her a batch of new detective-stories I recently picked up at my bookseller's. Then she is very strict in her religious views, a quality which I greatly admire in her sex, and I must confess that, as I peeped out of the window in the morning and saw her alone climbing into the trap and driving off to church at White Plains, I roundly cursed myself for sleeping so late and promising to ride with Mrs. Tommy Tattler before luncheon.

But we go through fire to victory. In the

afternoon a drive down to the Country Club for tea gave me an opportunity on the quiet to propose to her a little theatre-party next week, with supper at Flurry's, and at bridge in the evening I actually insisted on carrying her, thereby in three rubbers losing to Tommy Tattler and Sally Bilberry all I had taken from Julius Hogginson Fairfield, with quite a sum more. But I have a good tip on Kalabash, second preferred, and can afford to be reckless. Love does make us reckless, and I suppose this is love. Of course these attacks never amount to anything as long as a man keeps his head when he loses his heart. I have ever managed to hold on to my head. The trouble with most men is that they think that death or matrimony is the only cure for heart-trouble. They succumb at the first attack.

A little experience would teach them better, but they never gather it. I know how it has always been with me. For example, now as always, there will be a loss of appetite, a few books and flowers, the theatre-party, and per-

haps another week-end down on Long Island or at Exudo.

Then I shall, as of old, run over my accounts and see that to marry I should have to resign from half my clubs, for, of course, I could not live on alimony. Then some day I'll smoke it all off. A headache, and love's old dream will have vanished.

Still, I agree with Mrs. Timpleton Duff. Some of us came down to town in her car to-day, and when we had left Mrs. Underbunk at the Holland House and were heading uptown, my hostess said to me, "Isn't Gladys a dear?"

"Thoroughly charming," said I. "Tremendously jolly."

"I wanted you so to meet her," said she. "I knew you would find each other so congenial. Gladys has brains."

So I am off for a stroll alone in the park.

CHAPTER XXVII

Mr. Mudison Gives a Theatre-party for Mrs. Underbunk

'TWIXT love and clubs—oh, dreadful state! A week ago I was boasting that with a few flowers and books, a theatre-party, and a week-end or two all would be over. To-day I know that I have never been in love before; that I have only hovered on the borders of the dismal swamp; that now I am in the mire. My appetite has forsaken me entirely; I find no pleasure in my cigars, and the other day I actually gave up drinking because I believed that it was morally wrong. If this regeneration keeps up I shall become the worst bore in town. The deuce of it is that I find myself in a condition—in an indescribable condition. The nearest approach to a diagnosis of my case is to say that were I again confronted with the possibility of falling in love I should

avoid it, but being in love, all the money in the world would not make me change my mood. Curiously, the reverse definition works just as well—I would give everything to be free, but free, would not avoid another capture. Strange! No wonder so many other well-known men have been made fools by women! Why, I find myself doing all kinds of absurd things—then just laugh. Tuesday morning I spent figuring from how many clubs I should have to resign in order to make my income meet the expenses of a wife. It was worse than squaring the circle, for no man is more unfortunate than he who has a fixed income of $20,000 a year, with no business in which to increase it; for sooner or later he will be confronted with a demand that he give up his comfort or his happiness. It is a problem to stagger any well-balanced person. So I am taking long walks, alone, at unheard-of hours, just yesterday appearing on the Avenue at eleven o'clock in the morning. Could I blame Mrs. Timpleton Duff for smiling as she drove by?

When I had typhoid they gave me cold baths to reduce the fever. Well, in the last few days I have had enough chills to bring me back to a normal life. Instead, I grow worse, and I see no end, no peace, except in that matrimonial bourne whence so comparatively few men return. Of that I am convinced. It was impressed on me with double force when I dropped in at the Ticktock Club the other afternoon to have a cup of tea. Whom should I find eying me over a paper but Joshua Underbunk, a man for whom I have never cared, since, though a captain of industry, he has not an idea in his head except on pig-iron and pictures. But as there were some things I wanted to know, I was pleasant, and in return he was most affable, principally, I suspect, because he is up for membership in the Cholmondeley Club, where some objection has been raised to him by the High-Church set. After casual remarks on things in general, I said, rather adroitly, "By the bye, I had the pleasure of meeting Mrs. Underbunk at a house-party last week."

"Indeed!" said he, looking rather surprised. "Her company was playing in Boston, I thought."

Naturally that was rather a blow to me, but it seemed best to have it over, so I explained boldly, "I mean Mrs. Gladys Underbunk."

"Oh," said he laughing, "not the present Mrs. Underbunk, then. I should like very much to have you meet her. But how is——"

He hesitated, and seeing that he was at loss how to designate delicately his relation to my delightful friend, I promptly interposed: "She is very well. A charming woman."

"A charming woman!" cried Mr. Underbunk, without a trace of insincerity. "I heard that she was in this country. She has been living at San Moritz, but I believe she ran over to see our eldest boy at Harvard."

My mind tumbled back to typhoid time. This was the cold plunge that failed to reduce my fever. The eldest boy at Harvard!

Joshua Underbunk's tone indicated a half-dozen more somewhere else, yet I found myself actually making excuses for the woman.

Calmly, with no emotion whatever, I said, "She did not mention the children, that I remember."

"They are a delightful lot," said Mr. Underbunk nonchalantly. "I am sorry I cannot see more of them, but her lawyers send me quarterly reports of their health and financial needs."

His expression "a delightful lot" would more than have justified me in calling off the theatre-party that evening and pleading severe illness, and as I walked homeward I seriously contemplated such a step, but the end of an hour found me despatching my man Jangle to the Holland House with a note reminding Mrs. Underbunk of the engagement. Moreover, "the delightful lot" were entirely forgotten when later I stood before her, before the simple little woman, the woman of that most attractive of all ages, the undefinable; the frank, the demure, the

vivacious soul; and, most of all, calling especially for my sympathy, the neglected. That Mrs. Underbunk had suffered, that she had children, that she had been forsaken, made her trebly attractive to me in my highly sensitive state. She is thoroughly conventional without being wooden; pious, but not priggish. I do like to see a regard for the outward forms of life, and that she insisted that her maid chaperon us to the theatre, a few blocks away, served to raise her higher in my estimation. To some it might seem that she was a trifle over-particular, but a once-married woman has to be very careful.

Of all the plays for me to have chosen, "The Smash" was the worst. It was the first night, and the present Mrs. Underbunk, formerly Amy Lightly, of the "Whoop-de-doodle" company, was making her début in the legitimate drama; so, eying us from the dark recesses of the box across the house was Joshua himself. My mind reverted to that Mrs. Topper-Tompkins who last summer invaded Newport from Chicago, and had

Jack Tattler to dinner with both Mrs. Bobbie Dingingham and Mrs. Willie Timpleton. These things will happen nowadays, and we must expect them and make the best of them. Mrs. Underbunk carried herself beautifully, and even went so far as to applaud Amy Lightly very generously. The others in our box noticed it, and when she was not looking they would get their heads together and discuss her conduct with enthusiastic admiration. The Tommy Tattlers, of course, knew her, but Winthrop Jumpkin, 7th, and Constance Twitter had only heard of her. Jumpkin, by the way, is a new friend of mine, a very decent fellow, though poor; being from Boston, and tracing his ancestry without a break to the Puritan who did not come to this country in the *Mayflower*. I had asked him to match Miss Twitter, but he did not seem to appreciate the opportunity I had given him to meet many millions, and talked incessantly to Mrs. Underbunk, leaving me entirely to Mrs. Tattler. Finally, by getting him nervous about his fur overcoat I en-

gineered myself into his chair, so when he returned to report the precious garment safe, I was too deeply engrossed to notice that I had evicted him.

This was between the acts, of course, during the storm of calls for the author. To my astonishment, who should come on the stage but Julius Hogginson Fairfield, the play being only a dramatization of his great historical novel.

Mrs. Underbunk clapped wildly. "Don't you remember him?" she whispered, as he was making the usual author's speech refusing a laurel-wreath. "He is the clever man we met at the Duffs'."

"Ah," said I, pretending that it had just occurred to me. "The fellow with the queer shoes and the three mother-of-pearl studs."

"Society," said she prettily, "should make allowances for genius."

"Genius," said I, "should make allowances to society. The best nine tailors living cannot fit a genius. Is there any pall on a properly conducted social function like the

entrance of a man who wears congress gaiters and mother-of-pearl studs?"

"Ah, Mr. Mudison, you should look at the brain," she protested, shaking her fan at me.

"But the brains should be well served," said I. "Why should we always have to have them garnished with hair, with lay-down collars, with awry coats?"

"It is true," she answered, after a moment of thought. "I should not care to have them around all the time, but occasionally they give variety."

As Julius Hogginson Fairfield was in that part of his speech where he leaves his work to posterity to judge, I could not help continuing for a time this line of speculation, as it gave me an opportunity to explain to Mrs. Underbunk the hollowness of certain kinds of fame which she was evidently inclined to acclaim.

"It must be splendid," she said, "to really do something yourself; to achieve something with your own intellect and hands; to stand

with your head just a bit above the common herd."

"Yes—if you are common," said I. "Fame is attractive to the masses. If you cannot be smart, be famous."

"And do you not envy Mr. Fairfield?" said she, looking at me in a puzzled way, "a man whose books are the best sellers of the year, who at this moment is taking his place among the leading playwrights of the time."

"No," I answered, following up my advantage. "To-day he is a celebrity; to-morrow they will give a theatrical benefit for him; the day after, his obituary notice will be cut by the newspapers to make room for a bucket-shop advertisement. But the names of the great cotillon-leaders are on every tongue as long as they can stay on their feet."

I think Mrs. Underbunk is being converted to my ideas. Of course she has been living abroad for a long time and does not altogether understand our New York view of life, but I noticed that when Julius Hogginson

Fairfield stepped into the box to speak to us, she did not give him that absorbed look which had so worried me at the Duffs'. There was balm for him, though, in Constance Twitter's admiration. She simply raved over him. She had " The Smash," and considered it one of the greatest books she had ever read.

Just to show my own good-nature and my fearlessness of him, I invited the author to come to Flurry's with us, but he had an engagement with the other Underbunks.

There was a little trouble at supper, as Joshua's party took a table right next to ours, but on a plea of draughts I managed to change to a cozy corner far from this disagreeable company.

Everything passed off most delightfully. I had Mrs. Underbunk on my right and Mrs. Tattler on my left, with Constance Twitter across the table, between Tommy and Winthrop Jumpkin, 7th. Then I was in my best form. Mrs. Underbunk responded splendidly. She seemed to have no end of subjects of conversation, and never allowed any

of those embarrassing pauses, but skipped lightly from one topic to another, till we touched life in its every phase.

Her maid was on hand to chaperon her back to the hotel, but it did seem to me that as we parted at the elevator she held my hand longer than convention absolutely required.

"I have learned much from you to-night," she said simply.

So this morning I am in high feather, though my appetite is as poor as ever.

A careful study of Mr. Mudison's pages, covering his life for some weeks following, does not reveal much of vital interest. He deals largely with matters that are purely personal. Here we find that he has changed his breakfast-food; again, that he has discovered that gin and champagne are not wholesome, and is keeping entirely to rye and plain water. Later we learn that, with a handicap of thirty points, he won the annual billiard tournament at the Ping-pong Club. His comments on the houses at which

he has dined and on the people he has met there, are sometimes interesting as bits of gossip, but we are dealing only with matters of larger interest in his life. Such is his account of Roardika's début as *Isolde*, which forms the next chapter of his edited memoirs.

CHAPTER XXVIII

Mr. Mudison Sees Mrs. Underbunk at the Opera

I FEEL very happy to-day for two reasons. Firstly, as my rector says, I have full particulars about the "delightful lot," being informed that they number but three, two small boys besides the Harvard man, for all of whom Joshua provides liberally. Secondly, I have learned that Mrs. Underbunk was the aggrieved party; that Joshua had the bad temper; that the South Dakota courts forbade him to marry again in that State. Immediately on receipt of this information I sent an armful of American Beauties to the Holland House, and yesterday morning one of her characteristic little notes brought her thanks. Then she expressed her regret that she would miss seeing me that evening, as she understood that I was going to the theatre with

the Trimmings, and she had an opera engagement with the Stynes. Where did she get to know those people? They have been long regarded as simply impossible. I understand that they are Episcopalians now, but that they formerly had "berger" at the end of their name, and but recently took to the "y." However, they are enormously rich, having made their money in my favorite breakfast-food, but it will take them a few years to get in. Mrs. Underbunk is entirely too good-natured. She says that they are interesting; but evidently her life abroad has blinded her. She thinks because they hobnobbed with royalty they will be received here at once, and she does not realize that they must first serve a term at Southampton and Bar Harbor, and then have a season of snubbing at Newport. She even went so far as to ask me to do something for them—to call, or drop in at their box at the opera. Of course I had to say that I would, but I had no idea that I should be called on so soon to make a public appearance with these climbers. How-

ever, it was my own fault. Her note decided me. I pleaded a headache to the Trimmings, and by nine o'clock had sufficiently recovered to wander over to the opera-house.

In social as well as military operations a reconnaissance is always wise. I dropped in to speak to the Twitters first, and made a few observations. I must admit that to the eye the Styne box was everything that it should be. From the artistic point of view it was without a flaw, for with two lovely women like young Mrs. Morgan Styne and Mrs. Underbunk in the front, and such distinguished-looking men as Styne and Julius Hogginson Fairfield whispering over-shoulder to them, they were really conspicuous. In every way they seemed to have emphasized their good taste and their ignorance of the customs of our society. I saw an oasis. I saw a restful, quiet spot, surrounded by the glare of the desert of jewels. From them my eyes wandered around the horseshoe, wandered along that diamond-fronted row, now and again pausing to rest on some familiar

figure where a pathetic effort had been made to secure with money what Nature had not given. I fear that Gladys Underbunk is warping my view of life. Why, I actually found myself admitting that young Mrs. Harry Garish, with her hair done in Merodish fashion and intertwined with pearls to the value of a king's ransom, was hopelessly plain. She poses as clever as well as smart, and so affects Cleopatra costumes. Her elbow almost touched Mrs. Underbunk's over the railing, and the comparison was such that I was simply astonished that for so many years I had been one of her train. Mrs. Garish was probably wondering where Gladys Underbunk had picked up such friends. She would faint when she saw me joining the party. But I was bold.

Without even waiting for the curtain to go up and the lights down, I made my way between acts to the Styne box, and in the great red glare that beats upon the parterre was presented to the ambitious Morgan and his wife, shook hands effusively with Julius

Hogginson Fairfield, and sat down to whisper over the shoulders of Gladys Underbunk. It must have made a great stir. I could see a score of glasses turned on us; I could see great excitement among the Twitter clan over the way; I could see Horatio Gastly direct the gaze of old Mrs. Plumstone to the astounding scene. Evelyn Garish gave me a mechanical nod, and then tried to look at the gallery. It was quite amusing. And as for the Stynes, of course they were delighted and most cordial, and I must say I was surprised to find them so decent. Morgan was dressed perfectly, even to his one shirt-stud, and his wife is simply stunning; but when I know them I shall advise her that even though she looks infinitely better without jewels, at the opera, at least, she should decorate herself if she wants to cut anything of a figure. Smart women make their money sparkle, as old Gastly remarked to me at the club. Mrs. Styne will probably be very smart after a few years. She has the means to do it, but she would hurry things a bit if she gave up

her ideas on good taste; if she either looked startling or did something startling. Both she and her husband, I found, spoke excellent English, as well as half a dozen other languages, and seemed to know all about music and art. Indeed, instead of being impossible persons, as I had heard, they proved to be very much like other people; but, after all, it takes only a generation and a half to make gentlefolk in this town. The old families like the Mudisons and the Plumstones, who have been prominent for a half-century, are likely to become very narrow. Still, as I remarked to Mrs. Underbunk, society is made up of people who play, and to have time to play you have to have money. If you have only brains, you would probably rather kill time some other way.

Mrs. Underbunk said that I contradicted myself, for I had remarked some time ago that if a man could not be smart he should be famous, to which I replied that a great astronomer was happy in his observatory because he had nothing else, and occasionally

discovered a new star and got a paragraph notice in the papers, while with an automobile, and the money to run it properly and to subscribe to a clipping bureau, his vanity would be tickled daily with column-accounts of his breaking records, of his arrests for over-speeding, and his protests against the cruel laws. Yet, I argued on, smartness was an intangible virtue. It was not right to say that only by money could it be won, for there were in society a considerable number of persons who seemed to lack everything, even family, that most easily attained of all social virtues. There, for example, was Horatio Gastly, dancing attendance on old Mrs. Plumstone. He had only a few thousand a year, spent his days stretching ticker-tape, his late afternoons at the Cholmondeley Club, and his evenings in the smartest houses in town. He got into the Cholmondeley simply because nobody had ever heard of him. A counterpart in the fair sex was Sally Bilberry, who almost supported herself playing bridge. She had sailed in on the tail of the Plasters'

kite. It seems that they owed her something, as old Mr. Plaster had at one time been her father's gardener, and as she is always ready to make a fourth and knows one or two awfully clever stories, she is quite a favorite.

"Ah, Mr. Mudison," said Mrs. Underbunk, "I fear you are a sad cynic."

"Not a cynic," said I. "On the contrary, I am rising as a defender. Those who attack us most are those who have tried to get in and cannot."

"The bee scorns the butterfly," said she.

"Yet the butterfly's brain is as big as the bee's," said I, as quick as a flash. Sometimes I quite surprise myself.

For a few moments Mrs. Underbunk was silent and seemed to be listening to the music or the whispering in the next box. Roardika was making a great hit in the scene in *Isolde's* garden, and for a time even I was content to listen silently. I have never been a devotee of Wagner, but I must admit that there are

spots in "Tristan" where the singing is music, and I can lean back and enjoy it, with eyes closed to shut out the absurd sight of the princess and her clandestine caller awakening with melody the forest in which her husband is hunting. Gladys Underbunk and I thoroughly agree. When Dumple began to make coins disappear in the air to an accompaniment of "michs" and "dichs" and "sichs," she turned to me and whispered, "Do you know, Mr. Mudison, I sometimes wonder why a man of your lovable nature has never married."

"My bachelor vows have been strangely shaken of late," I whispered back.

Thereupon she chastised my knee delicately with her fan.

"Seriously?" she said.

"Seriously," said I. "I have often thought of marriage, but, you know, I am one of those unfortunates who have been born to high place. In me you see the apotheosis of the Mudison ambition for centuries. My brothers all married for love, and have

been forgotten. To me it was left to uphold the family name, and to do it I have an income sufficient to pay for my apartment in town and my visits to my friends at Newport; to allow me a few luxuries like a horse or two and a car. But I have to economize. Suppose I married? I see the decline of the Mudisons. I see my fortune divided, say into three, and my children compelled by our straitened circumstances to move in the dancing-class set, their children going to the upper West Side, and our name plastered beneath the speaking-tubes of the Ophelia and the Clarissa. We owe something to posterity, so I had vowed that I should be the last of the Mudisons."

By this time, *King Mark*, aroused by the singing, had reached the garden, and *Sir Melot* had mortally wounded *Tristan* between the right side and the arm. The curtain was down. The house was in ecstasies, and Roardika and Dumple were seesawing to and fro across the stage, showing their teeth in thanks.

"You notice that I said I had vowed," I whispered to Mrs. Underbunk.

"Ah," she cried, "fortunate Miss Twitter!" It is very clever the way women have of seeming to try to sidetrack you when they want you to keep on the main line.

But I am an old campaigner myself. The trout is never so beautiful as when he is running away from the hook. "You flatter me," said I. "Miss Twitter may be fortunate, but I know that at present I am the most forlorn of mortals. Don't you notice how interested she seems in Winthrop Jumpkin?"

Mrs. Underbunk raised her glasses and inspected Constance eagerly.

"She has a little color to-night," she said.

"That is one of her charms," said I, refusing her proffered glasses. "It does enhance her beauty. Ordinarily, you know, she is rather of the marble-statuesque style."

"A style men admire very much when it's fixed on a gold pedestal," said Mrs. Underbunk. She had recovered her temper, and was smiling.

My heart was beating outrageously fast, and for my own preservation I had about determined not to punish her further.

"I said that I had vowed," I began. But she suddenly became interested in her glasses.

"Who are those people in the third box from that absurd-looking person in red with a diamond coronet in her hair?" she said. "Everybody is staring at them. You see the sad-looking little man sitting beside a very tall, thin girl? That other, I suppose, is her mother—looks like the old woman who went to market, only her gown has been snipped off from the top."

"It's Mrs. Very," I answered, a bit nettled that Mrs. Underbunk had become interested in others; but women are generally more than a match for us. "The little man is the Earl of Less—the Verys have just bought him. But I said I had vowed——"

She was most exasperating. Of course I knew that she was only playing a game, but it angered me to be wasting these precious minutes between the acts telling her who

everybody was. By and by, however, she did dismount from her high horse, and inquired sweetly, "You said you had once vowed?"

Then that Julius Hogginson Fairfield had to switch from Mrs. Styne to our side, and break in with a lot of nonsense about motifs, timbre, and orchestration, none of which was of the slightest interest. Mrs. Underbunk did manage to get rid of him by sending him over to tell Constance Twitter that she would take luncheon with her to-day, but from bad, things went to worse, and Horatio Gastly came bobbing in, with Winthrop Jumpkin, 7th, at his heels. I seemed to have taken down the yellow flag that had fluttered so long above the Styne box. The intruders, in the confusion following their entrance, secured the chairs by Mrs. Underbunk, and left me talking to Mrs. Styne, who started in to make me commit myself to spend a week-end with them at Westbury. By the time I had filled my Sundays for a month with previous engagements I found myself getting rather entangled, and deemed it wise to abandon the

field to Gastly and Jumpkin. I have heard *Tristan* die so often that there was no inducement to stay longer. But Gladys Underbunk smiled as I made my flight, and whispered that she was terribly jealous of Constance Twitter.

From the opera I went to the Flusters' small dance.

Mr. Mudison's papers for some days after this are taken up almost entirely with denunciations of Winthrop Jumpkin, 7th, whom he considers he has made, only to have him turn, hire a car, and take Mrs. Underbunk for a spin to Exudo. This treachery Mr. Mudison discovered while on one of his own wild rides, and for a week he abjured the world and kept to his club sanctuary. A long-standing promise to lead the cotillon at Mrs. Jack Twitter's small dance for her youngest daughter, Susanna, compelled him to give up a monastic life, and it is with this important event that the next part of his edited memoirs has to do.

CHAPTER XXIX

Mr. Mudison Leads the Cotillon at the Twitters'

I AM feeling worn out to-day—utterly exhausted—and am registering all kinds of vows that I shall never lead another cotillon —that is, after I keep my promises to Mrs. Timpleton Duff, Jimmy Doily, and one or two others. I thought last night that the Twitters' small dance would be the end of me. In one of those solemn moments when death seemed very near, when, in an effort to arrange a new figure, I was being trampled on, and elbowed and hurled to and fro in the maelstrom, there flashed to my mind the simple epitaph I would have on my tombstone: "He died for Society." But I survived. What a seasoned veteran of these social engagements I have become! Teas, dinners, operas, and dances—I seem to move through them bearing a charmed life. I am a bit

like Achilles or Ulysses, that old Trojan hero, whoever he was, whose heel was his only vulnerable spot, a fact which seems to have become known among the younger set, for that was the target at which they all aimed. I did not mind an elbow or two in the eye; I did not mind a blow over the nose with a parasol-favor; I did not mind when Winthrop Jumpkin, 7th, who was trying to dance the Boston, struck me violently in the small of the back with Sally Bilberry; but when Mrs. John Radigan, who hops dreadfully, landed her two hundred pounds on my heel in some indescribable fashion, everything seemed to swim before my eyes, and for a minute I had difficulty in retaining my expression. Of course there is some balm in seeing in to-day's paper, the one that prints all the news that is worth reading, that Mr. Mudison led a delightful cotillon, dancing with Miss Susanna Twitter, a statement which I believe emanated from Mrs. Twitter's secretary, and was given out for publication quite early in the afternoon. But, then,

all cotillons are delightful; all dinners delightful; everything that we do is delightful. It is best to be optimistic. It is best to rave over this boresome round of festivity when it is one's life.

Curious how Gladys Underbunk has warped my line of vision! More than once last night I paused to step apart from the scene, to view it from afar off, to think. It is a good thing to think sometimes. When you do, you will be surprised at the ideas that will come into your head. I don't believe I had ever really thought at a dance before, so never before had there come to me even a suggestion of an element of absurdity. It was not the people who were there that suggested it, but the people who were not, and would have given a year of their lives to be of that blessed company—the Morgan Stynes, who had moved Wall Street to get a card and had failed; the Lanigans, who had succeeded and were now whirling around an over-heated room, being bumped and jostled and trampled on, yet deemed themselves

happy. Still, I suppose it is well to be seen at these very smart affairs. They are life to so many that to be absent is a sign of a social decline, which, unless checked by a few invitations, will lead to that graveyard of so many hopes—the page of the Sunday papers that tells what the clubwomen are doing.

Mrs. Twitter's dance was certainly very smart. She gives two every year, and last night's was the first, the one to which she invites the people she knows. To the next she will ask her list. So last night there were about four hundred present. At the next I suspect there will be just about that many absent, including myself. I fear the house will burst, and I have no mind to run risks, and am more than satisfied that to Williegilt Bumpschus will fall the task of bringing a cotillon out of chaos.

What a lot of fuss it takes, anyway, to introduce a plain daughter with millions! Still, I suppose the same is true everywhere and of all classes, for as ice-cream and angel-cake are to the Brooklynite, so are terrapin and

champagne to our set. It is no more wasteful extravagance for the Twitters to spend ten thousand in one night than for some aspiring Harlemite to spread crash over the parlor floor and ruin the stair-carpet with lemonade. That is exactly the way I put it to my rector at the club the other day when he was inclined to complain of the difficulty in getting subscriptions for new altar-cloths. I don't suppose that he was at all influenced by my argument, but I noticed him last night paying devoted attention to Constance Twitter, which caused me to suspect that he might be contemplating giving up bachelor life and becoming a benefice—I think that is the term. It would really be a very sensible match, for Constance is intellectual, and could help him with his little sermons on the travels of St. Paul and the needs of the women's guild, and the rest of us might not have such continual calls to supply new apparatus for the gymnasium. She is interested in him too. I could see that at once. A collar buttoned behind has a wonderful fascination for women.

I do not think that Susanna Twitter would make so good a clergyman's wife as her sister, as she is rather more attractive and might do better. Constance is one of those girls of whom her friends will say "she is lovely when you get to know her." More than that can be claimed for Susanna. It would even be unjust to class her as good-hearted. She has neither face nor figure, but is just a great big hobble-de-hoy, can play a man's game of tennis, and is studying jiu jitsu. In a few years she will have a double chin and a beam. I like her immensely, though I do wish she would not dance as though she were patting down a tennis-court with her feet.

It is very delightful to read in the paper this morning that Mr. Mudison led, dancing with the beautiful débutante. I suppose at this very moment thousands of unfortunates who were not there are studying the columns and columns that tell about it, and picturing Mr. Mudison gliding airily about a brilliant ballroom, in his arms clasping a slen-

der fair-haired girl, with Grecian features and a marvellous complexion; Mr. Mudison, delicately holding the tips of her slender fingers, leading her gracefully through the intricate mazes of some figure; Mr. Mudison, followed by flunkeys bearing gifts, priceless gifts of paper parasols and pin-wheels; the music stilled at his beck; at his call the dreamy strains again filling the room. A delightful picture!

I do like Susanna Twitter immensely, but the rare times I danced with her I entirely lost control, thanks to her having always been accustomed to leading at boarding-schools, and I felt as though I were clinging to a fly-wheel. It was on one of these mad careers that Winthrop Jumpkin, dancing the Boston in a corner, hurled Sally Bilberry violently against me, and a moment later Evelyn Garish's partner poked his elbow in my eye. Susanna said that she could go on forever, and I think she would have, for I do waltz well, but luckily Horatio Gastly stepped on her bit of flying train, and before we could overcome

our momentum she had unravelled down one side of the room. We had to retrace her gown, a dangerous task, as a dozen nimble feet had caught it up, and seemed to resent my wild efforts to disentangle them.

The cotillon as a means of allowing the greatest possible number of persons to dance in the least possible space is a failure. If we could only have a few policemen to keep the stags in their proper place, besides the detectives who see that no suspicious persons get in as guests; if we could have laws making it petty larceny to "steal," and a misdemeanor to dance at a speed exceeding ten miles an hour, then our germans might partake somewhat of the stately measure of the olden time. Now we leaders are proud if we can preserve a semblance of order, for, instead of conducting a chosen few through some graceful manœuvres, our chief duty is to shoo the invading hosts back to their chairs; to dance with the lovely débutante, and manage a penny bazaar. Still, everyone said that I did

very well, considering the crush, and they particularly praised the new figure which I got up out of my own head. [We find here in Mr. Mudison's rough draught a diagram which looks like a map of Port Arthur during the siege, but it is not necessary to reproduce it, as he makes his terpsichorean invention clear.] Forming the girls in the outer circle and the men in the inner, standing in the middle myself, I made the two wheels revolve rapidly in opposite directions, the men going backward. The result was simply kaleidoscopic; dazzling, the on-lookers said, and not without a humorous side, for there were several collisions, in one of which the Earl of Less had his monocle broken. In the general shuffle-up of partners, due to dizziness, there fell to me one of the most charming girls I have met this winter, Wisteria Plumstone, who is just out, and so has lost none of her good looks. I must confess the older I get the more I like débutantes. They appreciate it thoroughly when I dance with them. Wisteria smiled all over when

she saw young Cackling hunting for her at the other end of the room, and me approaching her with wide-spread arms. She clung to me as if for protection, and, contrary to my usual rule to go only once around the room with them, I circled it four times. A sensible child too; she did not try to talk further than to venture that the floor was too slippery, and that she was having a lovely dance. Now, most girls of her age in their efforts to say something, drive you mad with their disjointed comments on the music and the people, and when they have learned to keep up a continual chatter it is no small mental strain to hold your mind on their line of thought, so as to chime in occasionally with something that would indicate that you have been listening. However, when I was younger I used to think that talking with these mere infants about the music and the people, the last dance and the one to come, about that girl in pink and the other in blue—I used to think that of such stuff a divine time was made. The pretty débutante, fresh, unsophisticated, self-

conscious, is a delight to the eye of us old social adventurers, but our minds demand something more. When I would dance with Wisteria Plumstone I would take Gladys Underbunk in to supper.

But Mrs. Underbunk dances too—superbly. I found her in an exhausted condition on her chair, with Horatio Gastly trying to fan her back to life, and when she had recovered her breath and speech, she explained that she had been dancing with the Earl of Less, who had kept her revolving so rapidly in one direction that she had almost lost consciousness. Dancing with Englishmen, she said, always gave her exactly the same sensation as drowning, but never before had she come so near the bottom. She had been about to go down for the third time when Mr. Gastly thoughtfully bumped into Lord Less, throwing him all out of step with the music, and giving her an opportunity to grasp a chair for support and save herself. Horatio, of course, was claiming his reward, but the delightful woman told him that she had promised it to

me, so as we glided around together, she every now and then giving me one of those maddening glances out of the corner of her eye, I had an opportunity to tell her how cut up I was when I went down with my car to take her a spin last week and found that Jumpkin had whirled her away in that dreadful old loco-sewing-machine. She did not say a word, but looked down at her whirling feet, which was wonderfully encouraging.

At supper I continued on this line, becoming thoughtless and reckless, as men will sometimes, and, positively, I think I should have made a fool of myself before the bird was served if Evelyn Garish had not burst in and asked Gladys where in the world she met those dreadful Styne people, in whose box she had been at the opera the other night. Mrs. Underbunk replied very quietly that she had just run across them at a house-party at the Duke of Guile's place in Devonshire, last winter. For a moment Mrs. Garish did not seem to have any breath left, and made

dough-balls convulsively. Then she said sharply that it was high time the English realized that there were social distinctions in this country, instead of treating those with one generation of American gentlemen behind them with the same consideration as those who had two or three. Mrs. Underbunk said simply that the Stynes were very rich. She has a way of getting right at the heart of everything. But that did not satisfy Evelyn. To get in, something more than mere money should be required, said she, forgetting entirely that the Garishes had been generally snubbed until the old man worked the corner in Western Pacific. I supported Mrs. Underbunk nobly, and declared that I had found the Stynes quite like other people, and would certainly go to the dance they are to give soon at Flurry's. This made Mrs. Garish lose her temper, and she turned abruptly and began to ask Jack Twitter if he had an ace, queen, and seven-spot, which would he lead.

Gladys Underbunk gave me one of her

grateful glances. She said that she would go out in the car with me Saturday if I would promise to talk sense. So I promised.

As we read Mr. Mudison's fragmentary diary for some weeks we see how evidently the old campaigner is being enmeshed by the simple little Mrs. Underbunk. He frankly admits that he is in love, but he has been in love a hundred times before. He frankly admits that never before has his heart been so deeply affected. Curiously, he makes no mention of Mrs. Radigan. He is happy in his unhappiness. He is not dreaming of matrimony. It is evident that he has given it no thought, as he regards it out of the question for a man of his small income and many clubs. He does not want to win Mrs. Underbunk, for several times when the things she says make it cleear that he has only to ask, we find him hurriedly turning the conversation to more serious matters; we see him abandoning her for days while he whirls madly around the country in his car, or sits for hours at the Ping-

pong Club gazing despairingly into the depths of his Scotch.

Mr. Mudison's conduct reminds one of the practice manœuvres in the army, where one division is pitted against another, each striving to win a technical victory. He seeks by a series of masterly advances to surround the charming Mrs. Underbunk, and to have her declared his captive in theory. Then he would beat a hasty retreat. Poor Mudison! There is something in his reference to her grateful glances, her quiet smiles, her caustic retorts, that convinces us that the warfare is real, and that it is he who is being enmeshed. The story unconsciously unfolded by him is the same old one of love, and not worth consideration where there is so much that is valuable, giving, as it does, a picture of this well-known man and his time.

Mr. Mudison repeats himself a great deal. We find very much the same reflections concerning Mrs. Radigan's small dance and Mrs. Duff's ball at Flurry's as are scattered through his notes on the affair at the Twitters'. So

these are omitted from his edited papers to allow fuller space for his account of his afternoon at the races with Mrs. Underbunk and several other smart people.

CHAPTER XXX

At the Races

"HORSE-RACING is undoubtedly the sport of kings," I observed to Mrs. Underbunk, as we sat on the club-house balcony at Morris Park, yesterday.

"Undoubtedly," she said sweetly. "But kings, you know, are a pretty bad lot."

Of course she did not really mean it, but she has a way of railing at things just to be clever, yet it struck me that there might possibly be some underlying sense in her remark. It was rather unfair of her, however, as she had just cashed in on Morgan Styne's Sassafras at 10 to 1. When I suggested that she was a bit inconsistent, she retorted that she had only a woman's passion for gambling.

"Last year I went to Nice for Lent, thinking it would be quiet down there," she said.

"As a result I lost six months' allowance at Monte Carlo."

"You are safe here," said I laughing. "There are no wheels running in New York. We do not allow gambling in this State."

She opened her blue eyes so wide that to escape their baneful influence I ran away to the ring, ostensibly to put up a hundred for her at 7 to 1 on the Garish stable's Umbrella.

Now horse-racing may be the sport of kings, but I maintain that it is still very respectable, and I have no sympathy with the bigots who are constantly attacking the tracks. These tracks are owned and supported by our very best people, and it is quite the smartest thing you can do to run a stable. Take, for instance, our little party yesterday —the Morgan Stynes, Evelyn Garish with Harry, the Plumstones, and Timpleton Duff —all with horses running, besides dozens of others we know. Would they support anything that was not eminently proper? The charge is made that it is gambling. Harry Garish or Timpey Duff would no more have

their names connected with the ownership of a gambling-establishment than they would die, but they support racing because it is a noble sport; it takes people out-of-doors, out in the fresh air and sunshine, among the green lawns and trees; and is there anything more exciting, more exhilarating, than to see the thorough-breds struggling for the mastery, when you stand to win or lose a few thousands? Fortunate, indeed, is the public to have such men as Garish and Duff working in the interest of clean sport, and putting it on a thoroughly business-like and paying basis, men whose fathers' names were symbols of integrity in the business world, whose own names head the subscription lists of every charity in the city. As I told Mrs. Underbunk, Garish is the moving spirit in the Anti-pool-room League, and has done a great deal for the community in ridding it of those gambling-holes, which are so demoralizing to the wage-earners. She immediately inquired whether the thousands of men and women we saw all about us consulting their informa-

tion sheets were not wage-earners, thinking of course that she had me cornered, but I was able to reply like a flash that they were not—most of them got their money in other ways.

Womanlike, she was not satisfied, but went on to inquire if Garish had tried to root out gambling at the tracks.

An absurd question! But patiently, as simply as I could, I explained to her that while a few persons might watch horses race just to see which was the fastest, the great majority of the public demanded the additional interest given by an opportunity to make ten dollars by risking one. It cost a great deal to support the tracks and stables, and no company of philanthropists living would dare to go into such a venture without being sure of enough gate-receipts to pay expenses, and twenty per cent. on the money invested. The betting-ring was, therefore, a necessity if we were to have the glorious sport at all.

Mrs. Underbunk was only about half satis-

fied, but she is a very strict little soul in her theories, and I saw that it was useless to argue with her. That she had come at all was a surprise to me, but Evelyn Garish asked her up to their Westchester house to spend a few days, and help her with the bazaar they are to have at Lazydays, to secure money for the work of St. Simon's parish. She suggested that we all meet at the track yesterday, as her filly Umbrella was to run in the May Handicap and would be a sure thing at long odds, so I agreed to take Gladys up in my car. We were to have had luncheon at the club-house with the Garishes and their party, which included the Stynes, the Duffs, and the Plumstones, but as luck would have it a policeman held me up for over-speeding on Seventh Avenue, and took us to the police-station. What a nuisance those fellows are! He said we were running at twenty-five miles an hour, though my chauffeur and I both swore that our machine could not do better than eight, under any circumstances. Fortunately, the police-court was still in

session nearby, and I was able to get away after giving cash bail to appear next Wednesday. The judge was a very decent fellow and apologized for holding me. He said it was the law, to which I retorted emphatically that the law should be changed, as I was getting thoroughly tired of being arrested every time I took out my car. For fear of another interruption by the police I had to proceed very slowly, and after we reached the track we had hardly more than enough time to swallow a bite of luncheon before the call for the first race.

There was quite a gathering of the clans, and I must say it was very jolly to see everybody again, fresh and rested after their Lenten seclusion. Long Island and Westchester seemed to have emptied themselves into the club-house. Jack Twitters was there with his two daughters, and Julius Hogginson Fairfield in close attendance on Constance. Charley Bullington, who was in on the recent bulge in Potash common, brought up the Verys and Lord Less on his new coach, and

made a mess of it, after he passed the gates, as his leaders got beyond his control, when Winthrop Jumpkin, 7th, came up behind in that infernal car he hires. It sounds like a rolling-mill in busy times. The Earl of Less jumped and landed in a bush, scratching himself severely, though he would have been perfectly safe on top as a half-dozen policemen and a couple of grooms were hanging to the fractious pair. Then there were the Plumstones, Gastly, with some men from the Cholmondeley Club, and a number of the professional horsey set who seem to stable themselves somewhere for the winter, and come forth in the spring with red faces and waistcoats.

Gladys Underbunk is a thorough-going sport in a quiet way, for when Morgan Styne had tipped me on his Sassafras and I had told her what a good thing it was, she got a small roll out of the recesses of her automobile-coat, and asked me to put up twenty-five for her to win. As Sassafras was understood to be a cripple, and the tipsters had

Uncle Bill as a sure thing, I got 10 to 1 on the Styne colt, and he won in a romp. It was a splendid race. This was sport at its best, as I pointed out to Gladys. The air, clear and soft; the sunshine glimmering over the rolling greensward; the gay, happy thousands keyed to the highest pitch of excitement, while the clean-limbed horses, the brightly clad boys crouching tight in the saddles, struggled nose-and-nose for the mastery, then flashed under the wire with the gallant little Sassafras full two lengths in the lead—this was glorious. Mrs. Underbunk asked why there was not more enthusiasm over the winner, and I, of course, had to explain that Uncle Bill at 2 to 1 carried the money of the crowd, and as he had broken down at the entrance to the stretch, there was naturally some disappointment among the masses. Simple creature! When I handed her a roll of $275 she was loath to take it, said that it seemed wrong to make money so easily, and wanted to know whose it was. When she heard that it came from the bookies

she was concerned lest they could not afford it, but I explained that they had got it from the crowd who had mostly backed Uncle Bill. Then she wanted to know if I knew of any other good things.

Julius Hogginson Fairfield came strutting up, all smiles, and told us in an off-hand way that he had put up five hundred on Sassafras, making quite a killing. It sounded very well, only I had happened to be right in line behind him when he placed a ten-dollar bill on the Styne colt. But people do like to give the impression of being real sports. I was tempted to remark that men who had to depend on their brains for a living, like writers, had no business risking even ten on the result of a race, but I decided to leave him happy in the profound impression he had created as a wise one. Though we did not ask him, he followed us down to the paddock with Evelyn Garish when we went to look over their Umbrella, and he declared positively that he was going to bet his imaginary five thousand straight and place on the black

filly. But when I heard that Pebble, the darky, was to be up in place of Tomlinson, the boy who rides regularly for the Garish stable but was under suspension, I got my friend Cantle, the trainer, behind a tree and consulted him. Evelyn Garish said she would never forgive herself if we did not back Umbrella, for she believed it was like finding money, and I had to assure her that I would, but when Mrs. Underbunk handed me $100 I whispered to her for permission to use my own judgment. It came so straight from that trainer that 4 to 1 on Doctor B. to win seemed too good a thing to miss. In all my life I have never seen such a poor race. Doctor B., undoubtedly the best of the lot, was practically left at the post, thanks to the starter, and the Garish filly led all the way and finished in a walk. Mrs. Underbunk was so wildly excited over the result that she forgot all about there ever having been any other horse in the race at all, and I just had not the courage to enlighten her. So when she told me to hurry

down to those dear bookies and get her money, I returned to a quiet spot and found solace in a Scotch and soda. Then I counted eight hundred out of my own pocket and went back to the balcony and paid up, and effusively thanked Mrs. Garish for having let me know about Umbrella. It was pretty hard to have to look pleased to death, after Doctor B. had taken a large part of my money, in addition to my settling with Gladys. Then to make matters worse, that infernal Fairfield had to come bowling up and intimate that he had hit the ring for close to twenty thousand, though I had seen him pass a small roll of tens into the hands of the shirt-sleeved gentleman who takes in the money for J. Cohen.

Still Mrs. Underbunk's gratitude was worth paying for. She had got thoroughly into the spirit of the sport, and wanted to know if I had any more good things. I asked her playfully if she did not think betting was wrong.

"It is delightfully wrong," said she seri-

ously. "But I understand those book-makers are a horrid lot of men, and why shouldn't I take their money?"

So she made a sentimental bet on Harry Garish to win the steeple-chase at two miles and a half, on Fencerail, heavily weighted. Garish did not seem to have a ghost of a chance on his ancient jumper, and was quoted at times as long as 20 to 1. I got her 15 to 1 for a hundred, but was wise myself. I always was afraid of steeple-chases, particularly with gentlemen riders up. Fencerail was never in the running till the last two jumps, one of which Blue Fox, the favorite, refused absolutely, while the second sent Tommy Tattler off his Rockaway into the water. It was a positive sin the way Fencerail came home lengths in front of the surviving bunch.

By this time I inwardly vowed that I should follow Mrs. Underbunk, and at least quit the game even. Gastly came up and said that he liked Primrose in the fourth, and she declared sweetly that she would back anything Mr. Gastly liked. So I proceeded

to send my money along with hers, and Primrose came down the stretch when the bugle was calling, the fifth to the post. Gastly was not seen about the club-house again. With a like result in the last two with horses chosen for their pretty names, I had not enough money left to give cash bail, so the run over to Lazydays was made at a very sedate speed. However, I did not mind going slowly. The Garishes in their brake, with the Stynes, Cecil Hash, and Sally Bilberry passed us on the road, and when I explained that the machine was out of order, they wanted Gladys Underbunk to go on with them. Delightful woman! She refused. She was in the highest of spirits with a couple of thousand in winnings tucked away in her automobile-coat, and I was quite consoled for my own losses. When I railed at her for the sudden change in her views on betting, she replied that she thought racing was fairer than roulette, because you could get inside information, like our tip on Umbrella.

Luck changed a bit last night. I won quite

a little at bridge from Cecil Hash and Evelyn Garish. This morning I am feeling brighter, but I am staying in my room, as the rector at St. Simon's always bores me to death. This afternoon I am to try a little golf, though I have not played it in years. I feel that I need some violent exercise.

Mr. Mudison married Mrs. Underbunk at St. Simon's in June. The wedding was a quiet one, but so important, because of the character of the contracting parties, that full details of it were given at the time in the newspaper accounts. The ceremony was the simplest possible, there being no bridesmaids, though the bride had as pages her two small sons, Devereux and Maltravers Underbunk. Mr. Gastly was best man, and there was a small breakfast later at Mrs. Garish's country house. Many pages of Mr. Mudison's manuscripts are devoted to the days preceding this important event in his life, but when it is considered that after all he chronicles only an every-day romance, that he is telling again

the story that has been told thousands and thousands of times before, it is readily understood why this part of his memoirs is not deemed of great value. Of far more interest it is to see him settled down happily with his wife and step-children in a modest house; and it is with this epoch that the next part of his edited papers has to do. But to some persons there may be a tragedy in this line in the recent *Social Register:* Mudison, Mr. & Mrs. Madison (Gladys Tinkle—Underbunk), C., H. '90—Lexington Avenue.

CHAPTER XXXI

Mr. Mudison is Uncomfortable but Happy

CURIOUS! If anybody had told me a year ago that to-day I should be living at Lexington Avenue and Seventy-ninth Street, I would have laughed at them. Now I am laughing at myself, for while I am terribly uncomfortable all the time—or ought to be so—I am ridiculously happy. Gladys says things will look up with us financially after a while, as she has a rich old aunt somewhere, and we may be able to move west a block or two. But I don't indulge much in dreams. I try to take things as they come, and find solace in the fact that the only time in my life that I was ever stirred by ambition I lost a quarter of my capital. Yet I can hardly call it ambition, but rather necessity, for, confronted with the problem of supporting my suddenly

acquired family, I bought stocks heavily on a rising market, with the inevitable result; so now we have only $15,000 a year. Of course Joshua pays ten thousand annually for the children's board, but Gladys has nobly refused her allowance from him.

There must be lots of people who get along on less than we do; but if they are anybody, it requires scrimping. Surely, I had to give up enough. Gastly has my car, as he sold stocks on the bulge; Duff has my saddle-horses, and Jangle has been turned into a general man about the house—a combination butler, footman, and furnace-tender. Doing without Jangle is not so hard, as I have to economize on clothes, and they are learning to take care of themselves, but I do feel the need of more clubs than the Cholmondeley, alone. Of course no man could live without the Cholmondeley. When I walk by the Ticktock and the Ping-pong, all those favorite old haunts of mine, I think of Enoch Arden or Rip Van Winkle, whoever the fellow was that stayed away from home so long.

When I see the men in the windows looking bored, how I long to join them!

Belonging to one club is like having a port to clear from, but no destination. There is little pleasure in strolling down the avenue when there is no place for you to drop in, so I have been keeping close to home, though my reading had given me the idea that it was the last place anyone would want to be. Yet it is quite endurable. I suppose this is because Mrs. Mudison understands me so well. There are discomforts. I have to take breakfast much earlier, but you don't really mind getting up at nine o'clock when you have not been out late the night before. There are long hours when there is nothing to do, hours when in the old days I could ride, but which now must be filled in with pictorial papers. I do miss that daily canter, but Gladys had to have a pair for her brougham, so I take my exercise by walking in the park with the children. Rather amusing they are too.

The other morning I was watching Devereux and Maltravers racing around on the

grass, when along the bridle-path came Cecil Hash on his smart piebald pony. Pulling up in front of me he shouted, " Lord! Mudison, you are not going to throw yourself in the reservoir? "

Really, I was feeling very cheerful, but my meditative attitude misled him.

" I am just taking the children for a walk," said I, pointing to the small pair.

Cecil kind of stared at the boys. His expression nettled me.

" They are Mrs. Mudison's," said I, rather sharply. " Perhaps you remember that she was Mrs. Joshua Underbunk."

" Oh, yes," cried Hash, his face clearing, " I do remember, now. Come to think of it, I ran across Underbunk in the Ticktock Club, just yesterday."

Up ran that confounded little Maltravers and shouted, " Come along, dad."

Now I do not object to that appellation in the privacy of our home, for the lad is very fond of me, but I do wish he would not be so demonstrative in public. Still, it is simply

extra pay for the amusement I have had taking him on tours of exploration through the toy-stores. It is well for Cecil Hash that he never saw me in a toy-store, judging from the effect of our present meeting, for he had to push his crop down his throat to save himself from choking to death. I wanted to wipe up the bridle-path with him, but controlled myself, and said, in a dignified way, "Come along, children."

As I began to move away, with one in each hand, Cecil asked me to join him at the Ping-pong Club at three, for billiards. It was hard to have to own up that I had resigned, but there was nothing else to do. He was astonished, tremendously astonished, but was too well-bred to show it other than by staring at me with wide-open eyes.

"Well?" said I.

That aroused him. "We'll miss you, old man; miss you terribly," said he, as if he meant it. "Thank Heaven, we can still meet at the Cholmondeley and cut each other's throats at bridge."

He quite touched me. "We can meet," said I, "but not at bridge, unless you care to play a penny a point. I only play for a penny a point now."

Even the pony jumped, but I suppose that was because his rider gave such a long whistle.

"Mudison," said Cecil, "you don't mean to tell me that you have stopped playing for money?"

"Yes, Cecil," I answered frankly. "You must remember that to only a few people in this world is it given to be happy and also have pleasure."

With that I marched away. I heard the wild clatter of the pony's hoofs as he galloped off, so I turned for a covert look at him, not in envy, but thinking perhaps of the days we used to canter along together. Suddenly he drew rein and turned in the saddle. I saw him smile.

For that moment, that smile put me all out of gear, and I sat down on a bench to think things over. In a little while the piebald

pony flashed by again, and I summed up the situation thus:

There goes Cecil Hash, bachelor. He has everything to make a single life worth living. He thinks he is happy because he has an airy, roomy apartment, an ammonia refrigerator, a full sideboard, and a man; because he belongs to a half-dozen clubs, keeps a car, and a few hunters and polo ponies; because he need not worry about money-matters so long as he adheres to his simple life and limits his wants; because he does not have to learn anything, as he is already smart. He thinks he is happy. He pities me. Let him smile. Really, he is only comfortable, thoroughly comfortable.

"Come boys!" said I, rising. "Mamma says we must be home in time for luncheon to-day."

"What are you laughing at, dad?" Devereux inquired.

And, hang it! I could not have told him whether it was Cecil Hash or J. Madison Mudison.

Somehow my meeting with Cecil made me a little discontented for the time being. It did seem that so long as I had not enough millions to be a really smart married man, I should do something to save the name of Mudison from social oblivion in the next generation, become a captain of industry and buy back what I had lost when I ceased to be a well-known bachelor and became just a well-to-do husband. My suggestion almost killed Gladys at luncheon that day.

"But, my dear Muddy," she said kindly, when she had recovered her breath, "you are absolutely unqualified to earn a living in any way."

"Are you sure?" I returned, a trifle put out.

"Of course you are a Harvard man," she went on, "but I should not say that you were very well educated."

"Simply because I had to play in the team," I snapped.

"And Muddy," said she, as sweetly as only Gladys can, "while you have a certain

peculiar kind of intelligence, I should hardly say that you had brains."

"I know all that," said I. "And for that very reason I am thinking of becoming a stock broker."

"Oh, you might do that," said she pensively.

My wife was quite taken with the idea until she heard that I should have to be downtown at ten o'clock every morning and stand around on my feet till three, yelling continually. Down went her little foot, as only Gladys Mudison's can, and she declared that it was not a dignified business at all.

"You would only be a respectable auctioneer," she declared.

"But I should make a lot of money," I pleaded.

"I would rather have you do without a few things," she retorted, "than send you down to that bear-garden every day."

So my dreams of great wealth have fled me, and I cannot say that I am wholly sorry. I did suggest becoming a corporation lawyer,

but Gladys has the European idea of being satisfied with what you have, and she does not realize that in this city you must keep on piling up more and more or you will become a Knickerbocker. She told me she would think it over a while, and she has been thinking ever since, very quietly.

Meantime I am finding consolation in chickens, and am looking forward to good sport next summer at the little box we have just bought down on the Wheatley Hills. The study of incubators alone is a life-task, and my mind is not quite made up as to what kind we shall get, but all my other plans have been secretly laid. Only Devereux, the eldest boy, knows about it, and we slipped down to the country day before yesterday on a prospecting tour. We were standing at the stable with the local carpenter, making estimates on the lumber needed for the hennery, when in rode Gastly and Timpey Duff, the latter on my old roan hunter, the homeliest and fastest brute that ever followed a big pack of hounds and a diminutive fox over Hempstead Plain.

The sight of a red coat did stir my blood, and though I cannot say that I looked at them with envy, yet it occurred to me that it would be mighty pleasant to be astride old Christopher again, bound for the meet, as they were. Surely there is no sight so inspiring as a company of daring fellows, with the pack in full cry, running a ferocious animal from Dan to Beersheba. A noble sport!

"Saw you in here," said Gastly, in that jerky way of his. "Thought you might be coming over for the fun."

Now, of course, I did not intend to tell them my real business, that my fun in the future would be found in the humble and ignoble occupation of incubating Plymouth Rocks, but Devereux had to speak up and give it all away.

"Huh!" said Gastly.

"Ye gods!" said Timpey Duff.

So they rode away, and as they turned through the gate Horatio leaned over and slapped his companion on the back. It

seemed they would both roll out of their saddles.

So I am getting accustomed to being regarded as one dead. But there is one consoling thing in this unfortunately fortunate situation. Gladys seems confoundedly satisfied. When I see her happy I feel that I should not growl because I have had to give up comfort and pleasure for her sake. She says she was thoroughly tired of being the late Mrs. Underbunk, and having people, who did not know, condole with her as though she were a widow; as long as she can have two comfortable houses, her carriage, plenty of clothes, and a husband who does not drink too much, she thinks she should consider herself a lucky woman. I suppose I should consider myself a lucky man, if all my old friends did not treat me as though I were a bore.

For instance, we dined at the Garishes last night, a formal affair of twenty-four covers, and instead of my taking in Evelyn, as of old, she had Cecil Hash on one side, and on the other, Winthrop Jumpkin, 7th, whom I made.

Gladys was at the other end with a jolly crowd—Gastly, Garish, and the Countess of Less, who was Evangeline Very, and has just returned alone to this country from England for a prolonged stay. As for me, I took in old Mrs. Handy, somebody's poor relative, and had on my left Timpey Duff's deaf-and-dumb sister—I think she was deaf and dumb, for she only spoke once all evening. It was positively the only night in my life that I have eaten anything at a formal dinner, and the single time I attracted the slightest attention was when I almost choked to death on a lot of terrapin bone that got crosswise in my throat. Afterward, in the smoking-room, Garish, Gastly, Hash, and Jumpkin, the only interesting men there, got off in a corner and talked nothing but stocks. Since my last flyer, that has been a delicate subject with me, and I sought peace basking in the benign smile of old Bishop Bumble, who, over his cognac, discoursed, at great length, on his new scheme for a church race-track. He argued that as long as people had to have racing, it would be

best to place the control of the sport in proper hands. The present odds were manifestly unfair, he declared, and with upright bookies in the ring, the public could have an honest run for its money, which would make the track immensely popular and insure its success as a business proposition. He would allow only ten-per-cent. dividends on the stock of the operating company, and all over that would be set aside as a fund with which to start new church tracks in different parts of the country. An interesting idea, indeed. There were one or two points about which I wanted to take issue with the distinguished divine, but Garish began to lead the way to the drawing-room.

So I was mighty glad, after I had stood around for ten minutes, looking at the women, to feel Gladys tugging at my sleeve; to be able to tell our hostess what a charming evening I had had; to be able to go home."

As Shakespeare or Milton, or whoever it was, said, "There is no place like home."

From this period of his life on, Mr. Mudison seems to devote much less of his time than formerly to writing down his experiences, impressions, and thoughts. His diary, if such it could be called, becomes more fragmentary than ever. Particularly is he silent regarding the summer at Wheatley Hills. There is one mention of his having purchased an incubator, and a few thoughts on the annual nuisance of moving from town to country. When he picks up his life-narrative again, he is back on Lexington Avenue, and beyond a hint that he is looking forward to breeding Irish terriers next year, there is no clew to the events of his rural life.

The latest papers are rather disjointed. Mr. Mudison seems to have settled down to the placid existence of a well-to-do married man with no vocation. He has ceased either to act or to think. We do learn in one place, however, that Julius Hogginson Fairfield wed an actress, settled in Sioux City, and is writing two historical novels, yearly. We read in another place that Winthrop Jumpkin, 7th,

has married the youngest Twitter girl, and become president of one of the Twitter railroads. There is a touch of romance in the disappearance of Cecil Hash, who in an evil moment fell in love with a poor beauty, married, and moved to Morristown, so is known no more in the world. Again, there is pathos in this note, almost lost in a page of argument with Gladys on the foreign-mission question: "I see by the morning paper that Horatio Gastly led the cotillon at Mrs. Twitter's small dance last night—a spirited cotillon—dancing with the beautiful Miss Constance Twitter." It calls to mind the poor rector, but our momentary sympathy for him disappears when we learn later that he has gone to a broader field, and is comfortably settled in the Garish chair of moral philosophy at Hale University. With these facts we have taken the grain from a considerable mass of chaff, so it is hardly worth while to continue working over Mr. Mudison's papers unless some upheaval occurs to shake him out of the groove down which he seems to be comfortably sliding

to actual as well as social oblivion. Some day we shall see the flag of the Cholmondeley Club flying at half-mast; some day we shall miss the familiar figure, the dingy old man with a rusty silk hat, asleep in his window, the third window from the corner. Then perhaps we shall agree with him that, after all, it is just as well to be smart as it is to be famous.

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